ACE Cash Express Inc. Oct 08

Description: Abstract
Balanced product mix Favorable consumer demand for payday lending/check cashing products Operational advantages vis-à-vis smaller competitors Exposure to adverse regulatory actions Reliance on third-party loan financiers High leverage and low capital levels Standard & Poor's Ratings Services' ratings on ACE Cash Express Inc. (ACE) are based in part on the company's exposure to adverse regulatory actions -- a risk factor for all companies that operate in the payday loan/check cashing segment of the consumer finance industry. ACE's reliance on third-party loan financiers in crucial markets and its high leverage and low capital levels are also primary drivers of the rating. Other considerations include ACE's balanced product mix (in comparison to other companies operating in its market segment), growing consumer demand for payday...

Companies mentioned in this report are:
- ACE Cash Express Inc.

Action: Review

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