ACE Cash Express Inc Oct 06

Description: Abstract
Product and geographic diversity Growing consumer demand fueled by favorable demographics Operational advantages vis-à-vis smaller competitors High leverage and low capital levels Exposure to adverse regulatory actions Reliance on third-party loan financiers The ratings on ACE Cash Express Inc. (ACE) are based in part on the company's high leverage and low capital levels, as well as its reliance on third-party loan financiers in crucial markets. Regulatory exposure, a risk factor for all companies that operate in the payday loan/check cashing segment of the consumer finance industry, is also a primary driver of the rating. Other considerations include ACE's favorable product and geographic diversity (in comparison to other companies operating in its market segment), growing consumer demand for payday loan and...

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

Action: Review

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