ACE Cash Express Inc. Nov 11

Description: Abstract
Balanced product mix Favorable consumer demand for payday lending/check-cashing products Operational advantages over smaller competitors Exposure to adverse regulatory actions Reliance on third-party loan financiers High leverage and negative tangible equity Standard & Poor's Ratings Services' ratings on ACE Cash Express Inc. are based in part on the company's exposure to adverse regulatory actions--a risk factor for all payday loan/check-cashing companies. ACE's reliance on third-party loan financiers in Texas and its high leverage and negative tangible equity also influence the rating. Other considerations include ACE's balanced product mix (compared with other companies operating in its market segment), favorable consumer demand for payday loans and check-cashing products, and operational advantages over smaller competitors. Regulatory risk, which ACE's balanced product mix and...

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

Action: Review

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