ACE Cash Express Inc Nov 10

Description:
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), favorable consumer demand for payday loan...

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

Action: Review

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