

Twenty Years of Innovations

Cash America International, Inc.
2004 Annual Report

Financial Highlights

(Dollars in thousands, except per share data)

	2004	2003	2002
Operations – years ended December 31 (a)			
Total revenue	\$ 469,478	\$ 388,635	\$ 350,501
Income from operations before depreciation and amortization	78,623	55,088	40,359
Income from operations	61,413	41,819	27,872
Income from continuing operations (b)	\$ 34,965	\$ 22,030	\$ 11,917
Income from continuing operations per share – Diluted	\$ 1.18	\$ 0.83	\$ 0.48
Net income (b)	\$ 56,835	\$ 30,036	\$ 19,309
Net income per share – Diluted	\$ 1.92	\$ 1.13	\$ 0.78
Dividends per share	\$ 0.37	\$ 0.07	\$ 0.05
Balance Sheets – at December 31 (a)			
Earning assets	\$ 212,893	\$ 158,987	\$ 130,818
Total assets	555,165	377,194	287,006
Total debt	166,626	148,040	137,000
Stockholders' equity	333,936	276,493	192,335
Current ratio	4.6x	4.3x	4.0x
Debt to equity ratio	49.9%	53.5%	71.2%
Return on assets (c)	8.3%	6.9%	4.2%
Return on equity (c)	11.7%	9.8%	6.7%
Net book value per common share outstanding	\$ 11.37	\$ 9.78	\$ 7.89
Common shares outstanding (d)	29,366,713	28,259,726	24,362,190

(a) In September 2004, the Company sold its foreign pawn lending operations. The amounts for all periods presented have been reclassified to reflect the foreign operations as discontinued operations. In addition, in September 2001, the Company announced plans to exit the rent-to-own business. The amounts for 2002 also reflect the reclassified rent-to-own business as discontinued operations.

(b) See "Management's Discussion and Analysis of Financial Condition and Results of Operations" and "Financial Statements and Supplementary Data" for amounts related to details of discontinued operations for all periods presented and the gain on disposal of assets for 2003.

(c) Returns based on Income from Continuing Operations after taxes divided by average total assets and average total equity of the Company.

(d) Includes 69,935 shares, 64,742 shares and 66,820 shares in 2004, 2003 and 2002, respectively, held in the Company's Nonqualified Savings Plan.

Cash America International

20 Years that transformed an industry.

Inside this report you'll see a timeline that highlights some of the milestones of Cash America's first 20 years. You'll see it all, from the first store to today's total of 839 Company owned and franchised locations, from 8-tracks to iPods. There are many firsts along the way—like being the first national chain of pawn stores to go public, and the first to have its headquarters almost destroyed by a tornado.

During our 20-year history, we've taken the best lessons of business and the most recent advances in computerized information technology and applied them to an industry in need of advancement. We developed a plan, set our goals and defined the kind of business we wanted it to be. We stuck to it. Today, our business is growing and thriving, and our core values are intact.

Over the years we have built off our core purpose of providing financial solutions that help ordinary people meet their needs and pursue their dreams. We have expanded beyond offering only pawn loans to short-term unsecured cash advances to serve our customers. We are pleased that cash advance related revenue accounted for 21% of total revenue in 2004, but we are just as pleased that our pawn related activities continue to post strong growth figures.

Here's to 20 more years of innovations.

CASH AMERICA INTERNATIONAL, INC. is a provider of specialty financial services to individuals in the United States with 839 total locations. Cash America is the nation's largest provider of secured non-recourse loans to individuals, commonly referred to as pawn loans, through 452 locations in 21 states under the brand names Cash America Pawn and SuperPawn. The Company also offers short-term cash advances in 253 locations under the brand names Cash America Payday Advance and Cashland. In addition, check cashing services are provided through 134 franchised and Company-owned Mr. Payroll check cashing centers. Cash America common shares are listed on the New York Stock Exchange under the symbol "CSH".

CashAmerica®

CORE PURPOSE

WE PROVIDE FINANCIAL SOLUTIONS THAT HELP ORDINARY PEOPLE MEET THEIR NEEDS AND PURSUE THEIR DREAMS!

CORE VALUES

WE ARE FAMILY.
WE STRIVE FOR EXCELLENCE.
WE BRING HONOR TO OUR TEAM.
WE HAVE FUN.
WE ACT WITH A SERVANT'S HEART.

To My Fellow Shareholders:

The cover and interior pages of this 2004 Annual Report have been designed to capture and celebrate the highlights of our first 20 years in business. You will find many references to innovations we developed in our industry and recaps of significant milestones and successful events. Credibly, you will also find references to a couple of unsuccessful ventures our internal history book records as bona fide management faux pas. The richness of our history can only be enjoyed within the full context of goals we've scored and balls we've fumbled.

I must admit that a 20-year span seems shorter to me at age 54 than I recollect at age 34. But thinking back to events of 1984, it does seem like ages since the Apple Macintosh was first introduced, AT&T was broken up, Ronald Reagan defeated Walter Mondale for his second term and the Soviets boycotted the Summer Olympics in Los Angeles. Alternatively, it seems like yesterday that Arnold Schwarzenegger first introduced us to *The Terminator*, Princess Diana gave birth to Prince Harry, and Michael Jackson's hair caught fire while filming a Pepsi commercial. Maybe the anthropological implication of this contrast is that we tend to channel lighter moments into our short-term memory banks while creating distance from the more serious events of our past. (I hope the Michael Jackson fans among you can forgive me for considering that referenced event as a light moment.)

You will find a variety of interesting and entertaining historical tidbits in this Report, and I encourage you to enjoy each one. For those of you limiting your reading time to just this message, I offer this *Reader's Digest* version: Cash America has evolved from one pawnshop in Irving, Texas, with a few hundred thousand dollars of revenue in 1984, to over 700 lending locations approaching one-half billion dollars of revenue in 2004. The original Irving crew of about one-half dozen workers has grown into a base exceeding 4,000 of the best people in our industry. I'm guessing the fair market value of that original shop in 1984, was somewhere around a quarter million, while Cash America's total market capitalization at the end of 2004 was \$873 million. I am sure the Macintosh has created more incremental value for Apple in the last 20 years, but \$873 million is not bad for a business most capital market pundits laughed about in 1984.

While it is always fun to take that proverbial stroll down memory lane, I hope you find comfort in the fact that I spend most of my time thinking about our future and hardly any time reflecting upon our past. The events of our 20-year

history provide a rich reservoir of learning and a touchstone of corporate identity. They do not, however, provide a clear roadmap for the innovations and growth opportunities of our future. I am constantly challenging our management team to disrupt the status quo and search for ways to redefine our business model. We must assume that our customers' needs and wants will change with time, and we must anticipate market movements that might threaten the preferred provider status we currently enjoy with our customers. Our profile today is significantly different than it was five years ago and even significantly different than it was at the time of my last annual message to you. Our profile today could never have been accurately captured in 1984 when our Founders sketched a business plan on the back of a soggy cocktail napkin at The Fort Worth Club.

The forward focus of our organization is what has propelled the strategic moves made over the past few years to simplify our business model and position the Company for accelerated growth. Several significant acquisition and divestiture transactions, coupled with the strengthening of our management team, has positioned us with a clear and simple profile of two distinct business segments — each organized to deliver on the promise couched within our Core Purpose of "providing financial solutions to help ordinary people meet their needs and pursue their dreams."

Our two distinct business segments, the pawn lending segment and the short-term cash advance segment, share a number of operational similarities, while at the same time framing an important contrast in investment thesis.

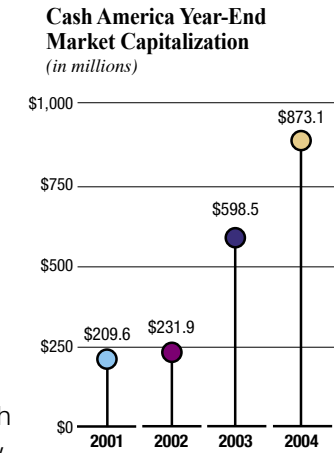
Operationally, both segments are neighborhood businesses conducting a high volume of transactions within a relatively small physical footprint with a coworker base that is largely interchangeable. Both compete by offering convenience, speed of service and respectability. Both require similar core competencies from our organization with training, technology, real estate management, governmental relations, compliances, marketing and financial analyses being the most important.

The strategic characteristics of the two segments begin to diverge when you consider market position, future opportunity and risks associated with each. The pawn lending segment is a stable, relatively mature cash flow business that is less vulnerable to competitive intrusion, primarily due to the difficulty of managing at the unit level (mastering unit management in the pawn segment requires 12 to 24 months of training and experience versus 3 to 6 months in the short-term cash advance segment). Because of its maturity and management difficulty, the pawn segment has less robust opportunities for unit growth, but it also enjoys less serious

and more manageable risks. (My definition of risks here includes both the potential for abrupt shifts in the marketplace and disruption associated with overzealous regulatory or legislative interference.) The short-term cash advance segment is a less stable, immature cash flow business that is more vulnerable to competitive intrusion due to the relative ease of unit management and greater accessibility to acceptable real estate. The immaturity and management ease of this segment portends greater growth opportunities, albeit saddled with more potential risks (same definition). Cash flow returns on invested capital are impressive for both segments with the cash advance segment holding a slight edge.

I believe both the operational similarities and strategic contrasts of our two business segments should be important considerations in the ongoing evaluation of your investment in Cash America stock. I see the operational similarities as a definite

plus regardless of your investment goals or risk appetite. These similarities allow us to leverage the tough operational lessons of the past 20 years and maximize the efficiencies of our corporate overhead. The innovations we develop with training, technology, marketing and other competencies can benefit both segments. Your evaluation becomes more discerning when you begin to match personal investment goals and risk appetite with the contrasting strategic profiles of the two segments. Stereotypically, a pure value investor might be drawn to the stability, cash yield and relatively limited risk of the pawn segment, while a pure growth investor would likely tolerate the risk associated with the cash advance segment in exchange for higher-octane growth. The latter has been evident with the recent IPOs of Advance America (AEA) and QC Holdings (QCCO), the first two IPOs in the short-term cash advance arena.



I suspect that you, like me, own our stock because you are neither a pure value nor pure growth investor. You favor a balance of excitement and comfort — excitement from the potential stock appreciation of accelerated earnings growth in the cash advance segment balanced against the comfort of reliability in the pawn segment. We have purposely positioned Cash America to fit this balanced profile. The purchase of Cashland in 2003, the sale of our European businesses and simultaneous purchase of SuperPawn in 2004, and new unit openings in both years have all been part of a

strategy to create a comfortable blend of value and growth. We understand our strategy takes us out of the pure play game, but we sense our shareholders and potential new investors are migrating toward more balance in their portfolios.

By the way, if you're wondering about the impact of the aforementioned IPOs on Cash America, I view them as a net positive. While these new public entrants are competing for investment dollars, they are also spreading the word and educating institutional investors about the prospects of the cash advance business. They will undoubtedly be educating some new investors who will be drawn to the balance of Cash America's position. Additionally, these deals represent one more critical step in the mainstreaming of the cash advance business in the American financial system.

For the younger shareholders among you, I will close this letter with a prediction that the current two-segment profile of Cash America I have set forth in this letter will no more accurately capture the Company's profile in two decades than did that soggy cocktail napkin in 1984. Customers will change, markets will change, products will change. Our goal is to anticipate that change, adjust and maintain relevance with our customers. I believe the impressive group of young managers we are grooming will be up to that challenge over the next 20 years. One of them may very well be reporting to you on the Company's second 20 years in her 2024 Annual Message to Shareholders. I am trusting they all will be adding to the comfort of my retirement!

Thanks for your continuing support.

Daniel R. Feehan
Chief Executive Officer and President

February 2005

1984



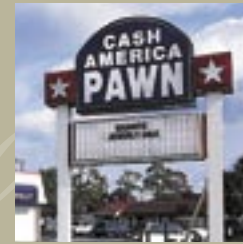
Company founded as Cash America Investments, Inc. by Jack R. Daugherty with one pawnshop in Irving, Texas.

1987



Acquired Texas State Credit Company, a 47-store chain of pawnshops.

1988



Opened 100th pawnshop. Company operates in 4 states of Texas, Louisiana, Oklahoma and Tennessee.

1992



Cash America expanded overseas through the acquisition of 26 shops based in London, England (Harvey & Thompson).

1987



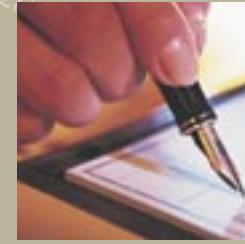
Initial public offering raised \$15.6 million through sale of 5 million shares in Cash America Investments, Inc.* First pawnshop company to be traded in the public markets. Listed on NASDAQ under the ticker symbol of "PAWN".

1988



Sold 4.92 million shares in a secondary offering of common stock, generating \$26 million in proceeds.*

1989



Cash America paid first quarterly dividend equivalent to 5 cents per share per year.

1990



Listed on the NYSE under symbol "PWN" and entered three new states.

* shares adjusted for stock splits

Cash America has been a pioneer in the pawn industry for 20 years. While Cash America is responsible for many innovations along the way, we're not responsible for getting the pawn industry started. According to historians, that started 3,000 years ago. And quite frankly, we had 2,980 years of negative perception to overcome.

Industry Beginnings



Today, at a well-lit Cash America location, staffed with service-oriented, trained professionals, the business operates in a way that benefits both our customers and our shareholders. Our general approach to the pawn business is our first and still greatest innovation.

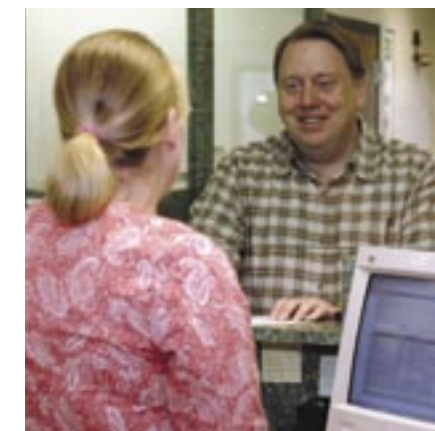
Here's what happens at a Cash America store when a customer



“Providing capital alternatives to meet our customers' needs is what Cash America is all about.”



is seeking a pawn loan: A customer in need of cash brings in a tangible item of personal property and minutes later receives a loan based on the value of the item. Frequently, we access our proprietary centralized computer network to determine a loan amount in an effort to satisfy the customer's financial needs. Our network database strives to ensure that every customer



service representative (and, of course, every customer) benefits from the wealth of knowledge of our entire company, instantly, on every transaction. It's an innovation that helps build and retain loyalty with our customers—real working people, teachers, construction workers, grocery clerks. This is a segment of the population that is increasingly disenfranchised by the traditional banking industry. And it's a segment of society that continues to grow at a faster rate than the general population.

While over 70 percent of our pawn customers choose to repay their loan plus related fees and redeem their collateral, they have the option of allowing Cash America to keep the item in full satisfaction of the loan. We sell those items in an inviting retail environment—a far cry from the dimly lit, smoke-filled pawn stores that are often portrayed in movies and books. With friendly, knowledgeable employees offering fair and honest treatment in bright, attractive stores, Cash America has changed the course of history in 20 short years.



First and foremost—a culture of service

There have been a number of firsts along the way. Cash America was the first company to raise capital, including public equity, to build a chain of pawn lending locations. Before Cash America, the pawn industry was traditionally a closely guarded business, which no doubt helped lead to years of negative and inaccurate publicity.

Cash America was the first in the industry to develop formal training systems for employees and the first in the industry to network stores with a customer database. We created a centralized jewelry processing center and developed sophisticated practices to verify gold content and confirm the genuine quality of diamonds. Our proprietary “ProKnow” database helps us set consistent parameters, for lending and for buying and selling merchandise, handling over 5 million transactions a year. In effect, even our newest coworkers have instant knowledge and our full resources right at their fingertips. We developed an asset protection/loss prevention group to protect the interests of our investors and monitor operational

compliance with Company policies. We’ve formalized operating practices and inventory control systems that remain unmatched in our industry.

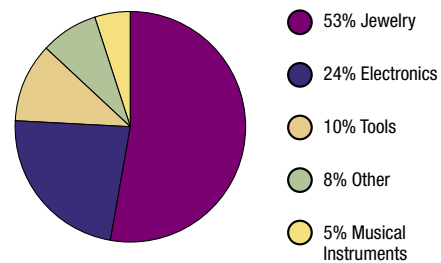
Most importantly, we’ve created a culture based on positive core values. We’re a family. We strive for excellence. We bring honor to our team. We have fun. We act with a servant’s heart. To protect and grow this culture, we have a very successful management training program. A large majority of our operations-level managers are graduates of this in-house training.

Thanks to the pioneering, innovative thinking and hard work of Cash America people throughout the Company, the pawn industry hasn’t just grown, it’s grown up.



What we’ve built is a company of neighborhood financial service centers, spanning the U.S. from the state of Washington all the way to Florida. Our customer-centric service approach has led us to add such additional alternatives as short-term cash advances, Western Union products, bill payment and pre-paid cell phones. Cash America has also participated in the evolution of a cash advance lending industry estimated at \$40 billion a year. We’ve done our part one customer at a time.

Pawn Lending Collateral/Merchandise Mix
(as of December 31, 2004)



1992



■ Purchased Field Support Center at 1600 W. 7th Street Fort Worth, Texas.

1992



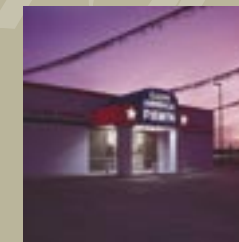
■ Name changed from Cash America Investments, Inc. to Cash America International, Inc.

1992



■ Sold 4.6 million shares in a secondary offering of common stock raising \$49 million.*

1992



■ Opened 200th pawnshop; operates in 8 states and the United Kingdom.

1993



■ Purchased 18-store chain of pawnshops – Express Cash International Corp. based in San Antonio, Texas.

1994



■ Cash America loaned its one billionth dollar.

1994

SVENSK PANTBELÅNING

■ International presence expanded to two foreign countries through the acquisition of a 10-store chain based in Stockholm Sweden – Svensk Pantbelåning.

1995



■ Company expanded into the rent-to-own industry through the 2-store acquisition of Rent-A-Tire Corporation.



1994



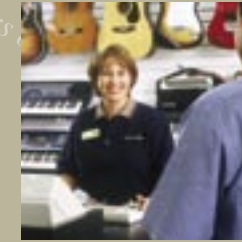
■ Opened 300th pawnshop in Kansas City, Missouri; operating 271 stores in 13 states and 29 locations in the United Kingdom.

1994



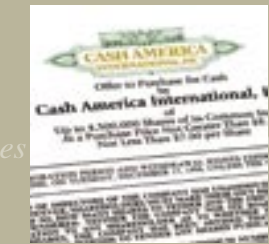
■ Entered check cashing business through the acquisition of Mr. Payroll Corporation.

1994



■ Completed the implementation of fully integrated proprietary point of sale system in all U.S. locations.

1995



■ Company purchased 15% of outstanding shares in Dutch Tender Offer for total investment of \$40 million.

Advancing into new territory.

Our cash advance locations reach customers with a product that is in huge demand and continues to grow in popularity. Unlike pawn transactions, a cash advance is an unsecured loan. Customers bring in proper paperwork such as their current pay stubs, bank statements and utility bills and apply for a short-term loan. We are able to access our centralized

underwriting network to approve the loan in minutes. Once approved, the customer signs a promissory note and related documents and leaves a personal check for the loan amount plus fees.

The customer has the option of paying off the loan in cash or allowing the lender to deposit the



“Cash America offers training and development programs oriented to enhancing customer service and building on successful business practices.”

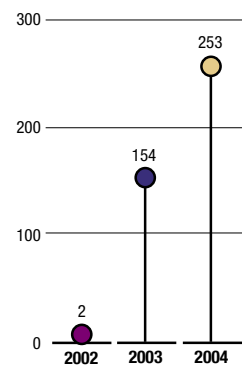


check at the end of the loan term. Most cash advance loans are for approximately two weeks, although they can extend as long as 45 days. The average cash advance amount is about \$336, compared to the average pawn loan of about \$74.

The growth in popularity of this product mirrors Cash America's growth strategy for this year. In order to bring the cash advance product to our customers, especially in areas not well suited for a full pawn location, in 2004 we've added 27 new Cash America Payday Advance locations. We've also reached out to new markets through acquisitions, including 121 Cashland stores purchased in 2003.



Number of Cash Advance Locations at Year-End



We've expanded the Cashland chain that operates in Ohio, Michigan, Indiana and Kentucky to 175 locations. In all, 72 new cash advance locations were established in 2004.

In 2004, we also acquired 32 cash advance locations in Southern California, mostly in the Los Angeles area. Previously owned and operated by two separate companies, these locations will be branded using the Cash America name. It's an important new geographic area for Cash America, an area with strong growth potential.

Cash America has expanded its traditional pawn business in 2004 as well. Our goal to concentrate unit

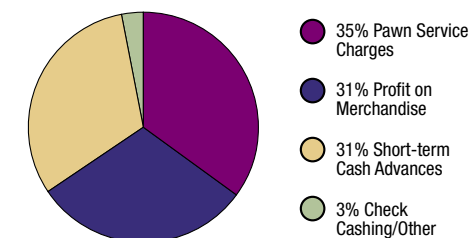


“Market leadership through an attitude of customer service first and foremost is apparent with everyone at Cash America.”

expansion on specific, careful market growth led to the acquisition of the SuperPawn chain this year. It is a 41-store chain operating in Nevada, Arizona, Washington and California. Through this acquisition, we'll be able to introduce our cash advance products to new markets while at the same time expanding and strengthening our traditional pawnshop business in four new states.



Composition of Net Revenue
Fiscal Year 2004



1998



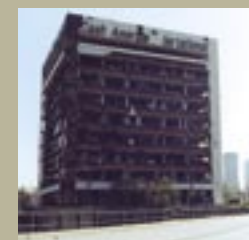
Opened 400th pawnshop; servicing customers in 15 states and 2 European countries.

1998



Completed the acquisition of a 40-store chain of pawnshops—Doc Holliday's Pawnbrokers & Jewelers, Inc.

2000



On March 28, a tornado strikes Field Support Center, rendering it uninhabitable and forcing a move to temporary facilities.

2001



Returned to the remodeled Cash America building on same site in downtown Fort Worth, Texas.

1997



Deployed first-ever fully automatic check cashing machine.

2000



Founder, Jack Daugherty, retires as Chief Executive Officer, but remains as Chairman of the Board of Directors.

2000



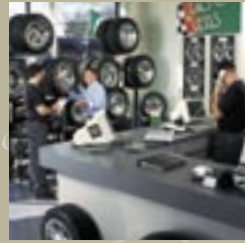
Began deployment of Cash Advance product into pawn locations.

2002



Opened first stand-alone location branded Cash America Payday Advance.

2002



■ Company discontinued rent-to-own segment through sale of 22-store chain of Rent-A-Tire locations.

2003



■ Acquired Cashland, based in Dayton, Ohio, operator of a chain of 121 cash advance locations.

2004



■ Company strategy shifted to an exclusive focus on U.S. operations. European operations sold.

2004

CSH LISTED NYSE

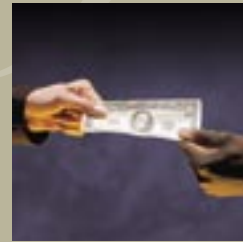
■ Changed NYSE ticker symbol from "PWN" to "CSH" to better highlight the Company's service offering of cash to its customers.

2002



■ Board of Directors increased dividend to common shareholders 40% to annual equivalent of \$.07 per share.

2003



■ Cash America loaned its five billionth dollar.

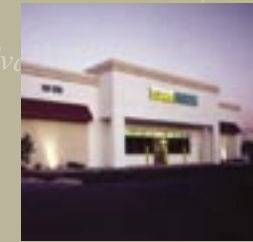
2004



■ Company expanded into California for the first time through the acquisition of GoldX and Urgent Money with a total of 32 cash advance locations. Cash America ends the year with 253 cash advance locations in 6 states.



2004



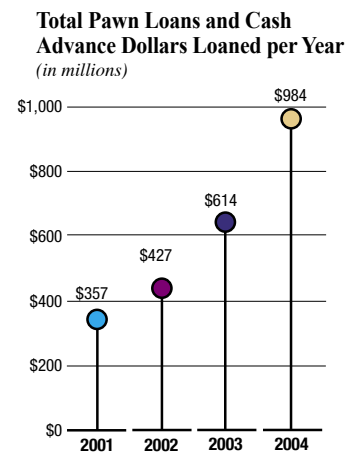
■ Completed the 41-store acquisition of SuperPawn, establishing first locations in states of Arizona, California, Nevada and Washington, finishing the year with 452 pawn lending locations in 21 states.

It was time to return to our roots.

Another significant industry first for Cash America was our expansion into Europe. We moved into Europe in part to study the workings of a pawn lending business focused primarily on jewelry. By applying our existing knowledge and systems, we were able to significantly grow the business in the United Kingdom and Sweden.

While we know this experience has been a success, and the people we worked with have been highly valued members of the Cash America family, in 2004 we made the decision to refocus our efforts and concentrate our resources exclusively on the U.S.

“Over the years, Cash America has become recognized as the market leader. Everyone in the Cash America family recognizes and understands that responsibility as we strive for excellence.”



and divested ourselves of those two subsidiaries. We have no doubt that Harvey & Thompson in the United Kingdom and Svensk Pantbelåning in Sweden will certainly continue to thrive. We want to thank the ladies and gentlemen of those two organizations for their contributions over the last 12 years. Yet it was time to return to our roots.

We finished the first 20 years with 839 total locations in 22 states. During that time we have provided over \$5 billion in credit to our customers to help meet their needs. As we look toward the next 20 years, we are confident there will be many more firsts as we seek ways to reach more customers through innovations to consumer lending while maintaining our position as the market leader.

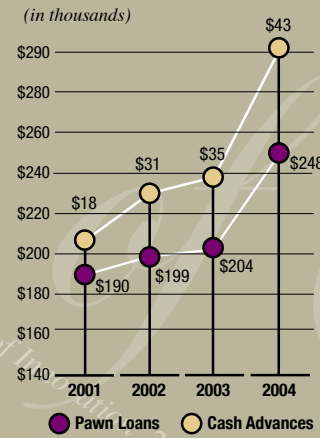




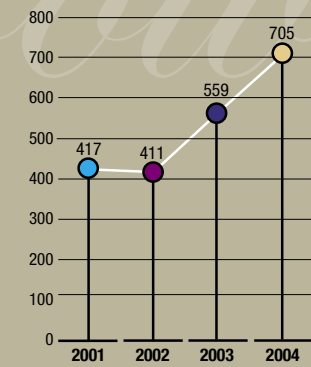
Mr. Payroll kiosks add another level of customer service.

Currently, there are 134 franchised and Company-owned Mr. Payroll locations in 20 states. Our customers use the service to cash checks and to purchase money orders in easy-to-use kiosks, located mostly in convenience stores. This symbiotic relationship offers store owners a way to bring in more customers with cash in hand, and gives Cash America the opportunity to offer even greater convenience to our customers.

Lending Assets per Pawn Location at December 31



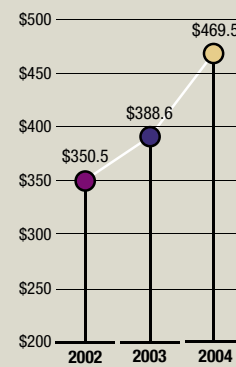
Total Lending Locations at December 31



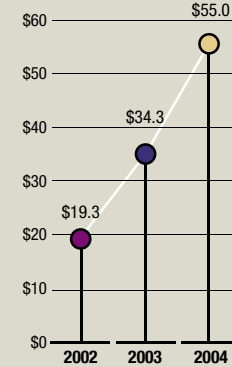
LENDING LOCATIONS As of December 31			
PAWN	2004	2003	2002
Texas	174	173	171
Florida	64	63	62
Nevada	26	—	—
Tennessee	23	25	27
Louisiana	20	20	20
Georgia	17	17	19
Missouri	16	16	16
Arizona	15	—	—
Oklahoma	15	15	15
Indiana	13	13	13
Illinois	11	10	12
North Carolina	10	10	10
Alabama	9	9	9
Kentucky	9	9	9
Utah	7	7	6
South Carolina	6	6	6
Ohio	6	6	6
Colorado	5	5	5
Washington	4	—	—
California	1	—	—
Nebraska	1	1	1
Kansas	—	—	2
Total Pawn	452	405	409
CASH ADVANCE	2004	2003	2002
Ohio	134	127	—
Texas	46	19	2
California	32	—	—
Kentucky	17	8	—
Indiana	15	—	—
Michigan	9	—	—
Total Cash Advance	253	154	2
Total Lending Locations	705	559	411



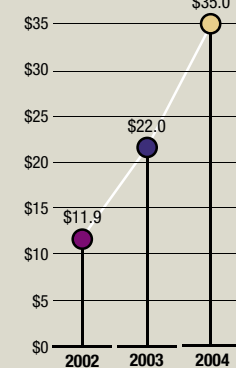
Total Revenue Continuing Operations
(in millions)



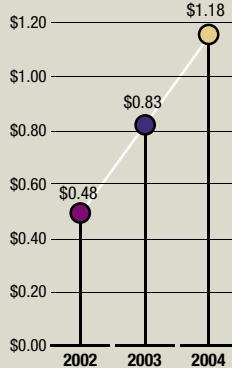
Pre-Tax Income from Continuing Operations
(in millions)



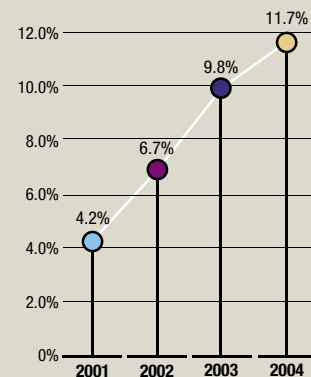
After-Tax Income from Continuing Operations
(in millions)



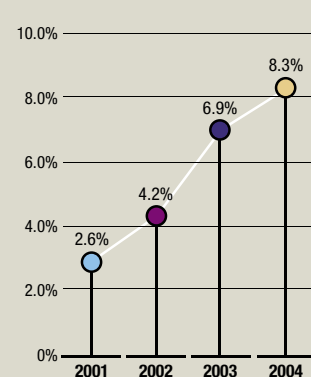
Earnings Per Share Continuing Operations



Return on Equity Continuing Operations



Return on Assets Continuing Operations



Board of Directors

Jack R. Daugherty

Chairman of the Board

James H. Graves (b) (c)

Managing Director and Partner
Erwin Graves & Associates, LP

Alfred M. Micallef (a) (b)

Chief Executive Officer
M International-NeV, Inc.

A. R. Dike (a) (c)

Chairman of the Board and
Chief Executive Officer
The Dike Co., Inc.

B. D. Hunter (a)

Vice Chairman of the Board
Service Corporation International

(a) Management Development and Compensation
Committee Member

(b) Audit Committee Member

Daniel R. Feehan

Chief Executive Officer & President
Cash America International, Inc.

Timothy J. McKibben (b) (c)

Chairman of the Board
Ancor Holdings, L.P.

(c) Nominating and Corporate Governance
Committee Member

Executive Officers of Cash America International, Inc.

Daniel R. Feehan

Chief Executive Officer
and President

Jerry D. Finn

Executive Vice President
Pawn Operations

James H. Kauffman

Executive Vice President
Financial Services

Thomas A. Bessant, Jr.

Executive Vice President
Chief Financial Officer

Michael D. Gaston

Executive Vice President
Business Development

Hugh A. Simpson

Executive Vice President
General Counsel and
Secretary

Robert D. Brockman

Executive Vice President
Administration

William R. Horne

Executive Vice President
Information Technology

Other Information

Corporate Offices

Cash America International Building
1600 West 7th Street
Fort Worth, Texas 76102-2599
(817) 335-1100
www.cashamerica.com

Direct Stock Purchase/Dividend Reinvestment Plan

Mellon Investor Services LLC administers a direct service investment plan that allows interested investors to purchase Cash America International, Inc. stock directly, rather than through a broker, and become a registered stockholder of the Company. The program offers many features including dividend reinvestment. For detailed information regarding this program, call Mellon Investor Services LLC toll free at 1-800-542-7530 or write to:

Stock Listing

Symbol: CSH



Independent Public Accountants

PricewaterhouseCoopers LLP
Fort Worth, Texas

Annual Stockholder's Meeting

April 20, 2005
9:00 AM
River Crest Country Club
1501 Western Avenue
Fort Worth, Texas 76107
Ballroom – Level 2

Investor Relations

Information requests
should be forwarded to:
L. Dee Littrell
Director, Investor Relations

Transfer Agent and Registrar

Mellon Investor Services LLC
85 Challenger Road
Overpeck Center
Ridgefield Park, NJ 07660
(800) 635-9270
www.mellon-investor.com

Mellon Bank, N.A.

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