



C. K. COOPER & COMPANY INITIATES COVERAGE OF FIRST CASH FINANCIAL SERVICES

Irvine, Calif. – Jan 12, 2010 – C. K. Cooper & Company, an independent, full-service investment bank, headquartered in Irvine, Calif. announced today that it has initiated coverage of First Cash Financial Services (NASDAQ: FCFS).

"We are initiating coverage on First Cash Financial Services, Inc. with a BUY rating and a price target of \$27.00. The company operates pawn and payday loan stores in the U.S. and in Mexico. First Cash entered the Mexico market in 2001 and currently operates over 300 pawnshops in the region," said Isabel Sterk, Senior Research Analyst with C. K. Cooper & Company. "With the company's recent sale of its West Coast payday loan operations, First Cash has reduced its exposure to payday loans which carry a high risk of negative regulatory developments. We believe Mexico and the rest of Latin America represent a tremendous opportunity for the company due to the large population of unbanked individuals and relatively few pawnshops to serve them."

C. K. Cooper & Company

C. K. Cooper & Company is a full-service investment bank headquartered in Irvine, California. The Company is focused on providing superior and insightful research coverage to its clients; innovative investment banking solutions supported by sales and trading services; and portfolio advisory and management services for private clients. Though C. K. Cooper & Company has been noted for a variety of measures of accomplishment, we chart our success by only one metric: The growth of our clients. For more about C. K. Cooper & Company, visit www.ckcooper.com.

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