

Company Profile

Dial Household Rentals Corporation had its beginnings in the State of Hawaii in 1985. The Company was a secondary venture of Robert W. O'Connor to his successful Audio Visual Company. By 1991, Dial had expanded to ten Hawaii stores, one Hawaii warehousing operation, two Guam stores, one Guam warehouse, and one Saipan store. In six years, the Dial Corporation had grown from one location to fifteen (including warehouses) locations. In early 1991, Dial Rent-to-Own-Hawaii was purchased by Rent-A-Center. Robert O'Connor retained ownership of the Guam and Saipan corporations of Dial Rent-to-Own.

Dial was established based on "Rent-to-Own" models in throughout the United States. The unique "Rent-to-Own" transaction sprang up in the 1960's in response to a growing consumer need for acquiring the use of household products without incurring debt or jeopardizing the family's credit. The Rent-to-Own customers come from all walks of life that desire consumer durable goods in their homes without the long-term financial obligations associated with credit sales. What distinguishes Rent-to-Own from a retail credit sale is the term "rent." There is no interest charged to consumers, no credit checks involved and customers can return the merchandise at any time. This no-obligation, no-debt feature is the cornerstone of rental-purchase. It's easy, it's safe and its hassle-free replacement, repair and delivery service make the Rent-to-Own transaction desirable for many consumers.

It was in 1987 that Mr. O'Connor decided to expand in the Mariana Islands. That year the first Guam store was opened. In 1989, the Company made plans to expand once again. Thus one store begat three: Hagatna, Dededo, and a warehousing operation. Opportunities for expansion on the island of Saipan were discovered and in 1990 the Saipan store was opened. After a brief time in semi-retirement, Bob felt the expansion bug bite again. However this time, the market was on the opposite side of the earth: the US Virgin Islands. In May 2002, the island of St. Thomas was introduced to rent-to-own. Success produces success and within 12 months, expansion plans were made for the USVI. Dial Rent-to-Own now operates five store locations (two-Guam, one-Saipan, one-St. Thomas, one-St. Croix) and three warehouses (Guam/Saipan/USVI). Milestones of Dial Rent-to-Own

- 1985 Dial Rent-to-Own begins operation in the State of Hawaii
- 1987 First Dial Rent-to-Own opens on Guam
- 1989 Original Tamuning store splits. Hagatna, Dededo and warehouse opened
- 1990 Saipan store is opened
- 1998 Public law no. 24-139 "Rental Purchase Act" (Guam) enacted
- 2002 St. Thomas, USVI store is opened
- 2004 St. Croix, USVI store is opened
- 2006 Aruba, Neatherlands Antilles Store Opens