

OMB APPROVAL	
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STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934 or Section 30(h) of the Investment Company Act of 1940

1. Name and Address of Reporting Person* Rummler Wendy A			2. Issuer Name and Ticker or Trading Symbol CREDIT ACCEPTANCE CORP [CACC]			5. Relationship of Reporting Person(s) to Issuer (Check all applicable) Director _____ 10% Owner _____ <input checked="" type="checkbox"/> Officer (give title below) _____ Other (specify below) _____ Chief People Officer		
(Last) (First) (Middle) 25505 WEST TWELVE MILE ROAD			3. Date of Earliest Transaction (Month/Day/Year) 02/02/2024			6. Individual or Joint/Group Filing (Check Applicable Line) <input checked="" type="checkbox"/> Form filed by One Reporting Person Form filed by More than One Reporting Person		
(Street) SOUTHFIELD MI 48034			4. If Amendment, Date of Original Filed (Month/Day/Year)					
(City) (State) (Zip)			Rule 10b5-1(c) Transaction Indication <input type="checkbox"/> Check this box to indicate that a transaction was made pursuant to a contract, instruction or written plan that is intended to satisfy the affirmative defense conditions of Rule 10b5-1(c). See Instruction 10.					

Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned

1. Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transaction Code (Instr. 8)		4. Securities Acquired (A) or Disposed Of (D) (Instr. 3, 4 and 5)			5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)
			Code	V	Amount	(A) or (D)	Price			
Common Stock	02/02/2024		M		1,500	A	\$333.94	3,334	D	
Common Stock	02/02/2024		S		294	D	\$580.56 ⁽¹⁾	3,040	D	
Common Stock	02/02/2024		S		634	D	\$581.44 ⁽²⁾	2,406	D	
Common Stock	02/02/2024		S		473	D	\$582.99 ⁽³⁾	1,933	D	
Common Stock	02/02/2024		S		99	D	\$583.27 ⁽⁴⁾	1,834	D	
Common Stock								2,704	I	By trust. ⁽⁵⁾
Common Stock								1,722	I	By trust. ⁽⁶⁾

Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transaction Code (Instr. 8)		5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)		6. Date Exercisable and Expiration Date (Month/Day/Year)		7. Title and Amount of Securities Underlying Derivative Security (Instr. 3 and 4)		8. Price of Derivative Security (Instr. 5)	9. Number of derivative Securities Beneficially Owned Following Reported Transaction(s) (Instr. 4)	10. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	11. Nature of Indirect Beneficial Ownership (Instr. 4)
				Code	V	(A)	(D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares				
Employee Stock Option (right to buy)	\$333.94	02/02/2024		M			1,500	⁽⁷⁾	12/30/2026	Common Stock	1,500	\$0	16,250	D	
Employee Stock Option (right to buy)	\$468.67							⁽⁸⁾	10/06/2028	Common Stock	10,000		10,000	D	
Employee Stock Option (right to buy)	\$390.39							⁽⁹⁾	04/28/2027	Common Stock	1,250		1,250	D	

Explanation of Responses:

- The price reported in Column 4 is a weighted average price. These shares were sold in multiple transactions at prices ranging from \$580.24 to \$581.15, inclusive. The reporting person undertakes to provide to Credit Acceptance Corporation, any security holder of Credit Acceptance Corporation, or the staff of the Securities and Exchange Commission, upon request, full information regarding the number of shares sold at each separate price within the ranges set forth in the footnotes to this Form 4.
- The price reported in Column 4 is a weighted average price. These shares were sold in multiple transactions at prices ranging from \$581.27 to \$582.14, inclusive.
- The price reported in Column 4 is a weighted average price. These shares were sold in multiple transactions at prices ranging from \$582.41 to \$583.32, inclusive.
- The price reported in Column 4 is a weighted average price. These shares were sold in multiple transactions at prices ranging from \$583.45 to \$583.90, inclusive.
- These shares are owned of record by Kevin Rummler, spouse of Wendy A. Rummler, as trustee of the Kevin Rummler Revocable Trust.
- These shares are owned of record by Wendy A. Rummler, as trustee of the Wendy A. Rummler Revocable Trust.
- The option, initially representing the right to purchase 18,750 shares, is exercisable in four equal annual installments beginning on December 30, 2021, which was the first anniversary of the date on which the option was granted.
- The option, initially representing the right to purchase 10,000 shares, is exercisable in four equal annual installments beginning on October 6, 2023, which was the first anniversary of the date on which the

option was granted.

9. The option, initially representing the right to purchase 1,250 shares, is exercisable in four equal annual installments beginning on April 28, 2022, which was the first anniversary of the date on which the option was granted.

Remarks:

/s/ Wendy A. Rummler

02/06/2024

** Signature of Reporting Person

Date

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

* If the form is filed by more than one reporting person, see Instruction 4 (b)(v).

** Intentional misstatements or omissions of facts constitute Federal Criminal Violations See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, see Instruction 6 for procedure.

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB Number.