

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* <u>Rummler Wendy A</u> (Last) (First) (Middle) 25505 WEST TWELVE MILE ROAD (Street) SOUTHFIELD MI 48034 (City) (State) (Zip)	2. Issuer Name and Ticker or Trading Symbol <u>CREDIT ACCEPTANCE CORP [CACC]</u>	5. Relationship of Reporting Person(s) to Issuer (Check all applicable) Director _____ 10% Owner _____ Officer (give title below) _____ Other (specify below) _____ Chief People Officer
	3. Date of Earliest Transaction (Month/Day/Year) 10/06/2022	
4. If Amendment, Date of Original Filed (Month/Day/Year)		

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								3,125 ⁽¹⁾	D	
Common Stock								2,150	I	By trust. ⁽²⁾
Common Stock								2,392	I	By trust. ⁽³⁾

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
Employee Stock Option (right to buy)	\$468.67	10/06/2022		A		10,000		(4)	10/06/2028	Common Stock	10,000	\$0	10,000	D	
Employee Stock Option (right to buy)	\$333.94							(5)	12/30/2026	Common Stock	18,750		18,750	D	
Employee Stock Option (right to buy)	\$390.39							(6)	04/28/2027	Common Stock	1,250		1,250	D	

Explanation of Responses:

- Includes 3,125 vested restricted stock units that were granted under the Company's Incentive Compensation Plan.
- 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, representing a right to purchase 10,000 shares, is exercisable in four equal annual installments beginning on October 6, 2023, which is the first anniversary of the date on which the option was granted.
- The option, representing a 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, representing a 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 10/11/2022
 ** 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.

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