

UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
Washington, DC 20549

FORM 8-K  
CURRENT REPORT

Pursuant to Section 13 OR 15(d) of the Securities Exchange Act of 1934

Date of Report (Date of earliest event reported): JUNE 9, 2004

CREDIT ACCEPTANCE CORPORATION  
(Exact Name of Registrant as Specified in its Charter)

Commission File Number 000-20202

MICHIGAN  
(State or other jurisdiction of incorporation or organization)

25505 W. TWELVE MILE ROAD, SUITE 3000  
SOUTHFIELD, MICHIGAN  
(Address of Principal Executive Offices)

38-1999511  
(I.R.S. Employer Identification No.)

48034-8339  
(Zip Code)

Registrant's telephone number, including area code: (248) 353-2700

ITEM 5. OTHER EVENTS AND REGULATION FD DISCLOSURE.

On June 9, 2004, Credit Acceptance Corporation (the "Company") issued a press release announcing that it has extended the maturity of its \$135 million credit agreement with a group of commercial banks from June 9, 2005 until June 9, 2006. The press release, dated June 9, 2004, is attached as Exhibit 99.1 to this Form 8-K.

ITEM 7. FINANCIAL STATEMENTS AND EXHIBITS.

(c) Exhibits.

99.1 Press Release dated June 9, 2004

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

CREDIT ACCEPTANCE CORPORATION  
(Registrant)

By: /s/ Douglas W. Busk

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Douglas W. Busk  
Treasurer  
June 10, 2004

INDEX OF EXHIBITS

EXHIBIT NO.

DESCRIPTION

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99.1

Press Release dated June 9, 2004.

[CREDIT ACCEPTANCE LOGO]

SILVER TRIANGLE BUILDING  
25505 WEST TWELVE MILE ROAD - SUITE 3000  
SOUTHFIELD, MI 48034-8339  
(248) 353-2700  
WWW.CREDITACCEPTANCE.COM

NEWS RELEASE

FOR IMMEDIATE RELEASE

DATE: JUNE 9, 2004

CONTACTS: DOUGLAS W. BUSK  
TREASURER  
(248) 353-2700 EXT. 432  
IR@CREDITACCEPTANCE.COM

NASDAQ SYMBOL: CACC

CREDIT ACCEPTANCE CORPORATION EXTENDS MATURITY OF  
\$135,000,000 REVOLVING CREDIT AGREEMENT

SOUTHFIELD, MICHIGAN -- JUNE 9, 2004 -- CREDIT ACCEPTANCE CORPORATION (NASDAQ:  
CACC)

Credit Acceptance announced today that it has extended the maturity of its \$135 million credit agreement with a group of commercial banks from June 9, 2005 until June 9, 2006. Borrowings under the facility will bear interest at the bank's prime rate or 1.3% over the Eurocurrency rate, at the Company's option. The agreement continues to be secured by a lien on most of the Company's assets. The Company has \$65 million currently outstanding under the agreement.

Since 1972, Credit Acceptance has provided auto loans to consumers, regardless of their credit history. Our product is offered through a nationwide network of automobile dealers who benefit by selling vehicles to consumers who otherwise could not obtain financing, by repeat and referral sales generated by these same customers, and from sales to customers responding to advertisements for our product, but who actually end up qualifying for traditional financing.

Without our product, consumers are often unable to purchase a vehicle or they purchase an unreliable one and are not provided the opportunity to improve their credit standing. As we report to the three national credit reporting agencies, a significant number of our customers improve their lives by improving their credit score and move on to more traditional sources of financing. Credit Acceptance is publicly traded on the NASDAQ National Market under the symbol CACC. For more information, visit [www.creditacceptance.com](http://www.creditacceptance.com).