

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

OMB APPROVAL	
OMB Number:	3235-0287
Estimated average burden hours per response:	0.5

1. Name and Address of Reporting Person* <u>Donald A. Foss Irrevocable Trust Dated August 14, 2022</u> (Last) (First) (Middle) 39395 W. TWELVE MILE ROAD SUITE 200 (Street) FARMINGTON MI 48331 (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 <input checked="" type="checkbox"/> 10% Owner Officer (give title below) Other (specify below)
	3. Date of Earliest Transaction (Month/Day/Year) <u>08/14/2023</u>	
4. If Amendment, Date of Original Filed (Month/Day/Year)		
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	08/14/2023		S		500	D	\$487.66 ⁽¹⁾	1,293,765	D	
Common Stock	08/14/2023		S		425	D	\$488.35 ⁽²⁾	1,293,340	D	
Common Stock	08/14/2023		S		1,929	D	\$489.85 ⁽³⁾	1,291,411	D	
Common Stock	08/14/2023		S		1,367	D	\$490.76 ⁽⁴⁾	1,290,044	D	
Common Stock	08/14/2023		S		1,870	D	\$491.84 ⁽⁵⁾	1,288,174	D	
Common Stock	08/14/2023		S		1,039	D	\$492.99 ⁽⁶⁾	1,287,135	D	
Common Stock	08/14/2023		S		85	D	\$493.81 ⁽⁷⁾	1,287,050	D	
Common Stock	08/14/2023		S		55	D	\$496.7	1,286,995	D	
Common Stock	08/15/2023		S		95	D	\$481.24 ⁽⁸⁾	1,286,900	D	
Common Stock	08/15/2023		S		478	D	\$482.52 ⁽⁹⁾	1,286,422	D	
Common Stock	08/15/2023		S		1,294	D	\$483.65 ⁽¹⁰⁾	1,285,128	D	
Common Stock	08/15/2023		S		2,251	D	\$484.45 ⁽¹¹⁾	1,282,877	D	
Common Stock	08/15/2023		S		1,810	D	\$485.31 ⁽¹²⁾	1,281,067	D	
Common Stock	08/15/2023		S		53	D	\$486.51 ⁽¹³⁾	1,281,014	D	
Common Stock	08/15/2023		S		145	D	\$487.79 ⁽¹⁴⁾	1,280,869	D	
Common Stock	08/15/2023		S		112	D	\$489.19 ⁽¹⁵⁾	1,280,757	D	

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)					

Explanation of Responses:

- The price reported is the weighted average price. These shares were sold in multiple transactions ranging from \$487.03 to \$487.85, 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 preceding sentence.
- The price reported is the weighted average price. These shares were sold in multiple transactions ranging from \$488.04 to \$488.94, 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 preceding sentence.
- The price reported is the weighted average price. These shares were sold in multiple transactions ranging from \$489.26 to \$490.19, 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

