

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

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

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>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) 07/21/2023	
	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	07/21/2023		s		40	D	\$554.87 ⁽¹⁾	1,376,605	D	
Common Stock	07/24/2023		s		147	D	\$543.74 ⁽²⁾	1,376,458	D	
Common Stock	07/24/2023		s		238	D	\$544.92 ⁽³⁾	1,376,220	D	
Common Stock	07/24/2023		s		1,246	D	\$546.22 ⁽⁴⁾	1,374,974	D	
Common Stock	07/24/2023		s		591	D	\$547.24 ⁽⁵⁾	1,374,383	D	
Common Stock	07/24/2023		s		318	D	\$548.39 ⁽⁶⁾	1,374,065	D	
Common Stock	07/24/2023		s		1,028	D	\$549.43 ⁽⁷⁾	1,373,037	D	
Common Stock	07/24/2023		s		1,044	D	\$550.44 ⁽⁸⁾	1,371,993	D	
Common Stock	07/24/2023		s		1,008	D	\$551.31 ⁽⁹⁾	1,370,985	D	
Common Stock	07/24/2023		s		686	D	\$552.46 ⁽¹⁰⁾	1,370,299	D	
Common Stock	07/24/2023		s		19	D	\$553.13 ⁽¹¹⁾	1,370,280	D	
Common Stock	07/24/2023		s		14	D	\$554.72 ⁽¹²⁾	1,370,266	D	
Common Stock	07/25/2023		s		611	D	\$545.42 ⁽¹³⁾	1,369,655	D	
Common Stock	07/25/2023		s		562	D	\$546.48 ⁽¹⁴⁾	1,369,093	D	
Common Stock	07/25/2023		s		908	D	\$547.98 ⁽¹⁵⁾	1,368,185	D	
Common Stock	07/25/2023		s		1,274	D	\$548.93 ⁽¹⁶⁾	1,366,911	D	
Common Stock	07/25/2023		s		2,858	D	\$549.94 ⁽¹⁷⁾	1,364,053	D	
Common Stock	07/25/2023		s		1,266	D	\$551.11 ⁽¹⁸⁾	1,362,787	D	
Common Stock	07/25/2023		s		1,428	D	\$552.03 ⁽¹⁹⁾	1,361,359	D	
Common Stock	07/25/2023		s		163	D	\$553.03 ⁽²⁰⁾	1,361,196	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)	Date Exercisable	Expiration Date					

Explanation of Responses:

1. The price reported is the weighted average price. These shares were sold in multiple transactions ranging from \$554.66 to \$555.14, 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.
2. The price reported is the weighted average price. These shares were sold in multiple transactions ranging from \$543.24 to \$544.20, 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.
3. The price reported is the weighted average price. These shares were sold in multiple transactions ranging from \$544.66 to \$545.65, 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.
4. The price reported is the weighted average price. These shares were sold in multiple transactions ranging from \$545.81 to \$546.72, 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.
5. The price reported is the weighted average price. These shares were sold in multiple transactions ranging from \$546.81 to \$547.53, 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.
6. The price reported is the weighted average price. These shares were sold in multiple transactions ranging from \$547.87 to \$548.79, 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.
7. The price reported is the weighted average price. These shares were sold in multiple transactions ranging from \$548.90 to \$549.88, 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.
8. The price reported is the weighted average price. These shares were sold in multiple transactions ranging from \$549.96 to \$550.95, 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.
9. The price reported is the weighted average price. These shares were sold in multiple transactions ranging from \$550.96 to \$551.94, 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.
10. The price reported is the weighted average price. These shares were sold in multiple transactions ranging from \$552.01 to \$553.00, 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.
11. The price reported is the weighted average price. These shares were sold in multiple transactions ranging from \$553.02 to \$553.58, 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.
12. The price reported is the weighted average price. These shares were sold in multiple transactions ranging from \$554.16 to \$554.76, 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.
13. The price reported is the weighted average price. These shares were sold in multiple transactions ranging from \$545.05 to \$546.01, 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.
14. The price reported is the weighted average price. These shares were sold in multiple transactions ranging from \$546.06 to \$546.96, 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.
15. The price reported is the weighted average price. These shares were sold in multiple transactions ranging from \$547.51 to \$548.45, 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.
16. The price reported is the weighted average price. These shares were sold in multiple transactions ranging from \$548.56 to \$549.52, 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.
17. The price reported is the weighted average price. These shares were sold in multiple transactions ranging from \$549.57 to \$550.55, 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.
18. The price reported is the weighted average price. These shares were sold in multiple transactions ranging from \$550.61 to \$551.58, 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.
19. The price reported is the weighted average price. These shares were sold in multiple transactions ranging from \$551.65 to \$552.57, 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.
20. The price reported is the weighted average price. These shares were sold in multiple transactions ranging from \$552.92 to \$553.38, 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.

/s/ Bradley J. Wyatt, Attorney- 07/25/2023
in-Fact

** 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.