

Form 144

FORM 144

NOTICE OF PROPOSED SALE OF SECURITIES
PURSUANT TO RULE 144 UNDER THE SECURITIES ACT OF 1933

144: Filer Information

Filer CIK0002137517

Filer CCCXXXXXXXX

Is this a LIVE or TEST Filing?

☒ LIVE☐ TEST

Submission Contact Information

Name

Phone

E-Mail Address

144: Issuer Information

Name of Issuer

SEC File Number

Address of Issuer

Phone

Credit Acceptance Corp
000-20202
25505 West Twelve Mile Road
Southfield
MICHIGAN
48034
2483532700

Name of Person for Whose Account the Securities are To Be Sold

See the definition of "person" in paragraph (a) of Rule 144. Information is to be given not only as to the person for whose account the securities are to be sold but also as to all other persons included in that definition. In addition, information shall be given as to sales by all persons whose sales are required by paragraph (e) of Rule 144 to be aggregated with sales for the account of the person filing this notice.

Relationship to Issuer

Member of immediate family of any of the foregoing

144: Securities Information

Title of the Class of Securities To Be Sold	Name and Address of the Broker	Number of Shares or Other Units To Be Sold	Aggregate Market Value	Number of Shares or Other Units Outstanding	Approximate Date of Sale	Name the Securities Exchange
Common	UBS Financial Services Inc 1000 Harbor Blvd 3rd Floor Weehawken NJ 07086	5568	3090240	10380580	09/25/2026	NASDAQ

Furnish the following information with respect to the acquisition of the securities to be sold and with respect to the payment of all or any part of the purchase price or other consideration therefor:

144: Securities To Be Sold

Title of the	Date you	Nature of	Name of	Is	Date	Amount of	Date of	Nature of
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Class	Acquired	Acquisition Transaction	Person from Whom Acquired	this a Gift?	Donor Acquired	Securities Acquired	Payment	Payment *
Common	05/01/2016	GRAT Remainder	Founder's Shares	☐		5568	05/01/2026	GRAT Remainder

* If the securities were purchased and full payment therefor was not made in cash at the time of purchase, explain in the table or in a note thereto the nature of the consideration given. If the consideration consisted of any note or other obligation, or if payment was made in installments describe the arrangement and state when the note or other obligation was discharged in full or the last installment paid.

Furnish the following information as to all securities of the issuer sold during the past 3 months by the person for whose account the securities are to be sold.

144: Securities Sold During The Past 3 Months

Name and Address of Seller	Title of Securities Sold	Date of Sale	Amount of Securities Sold	Gross Proceeds
Jill Foss Watson Living Trust C/o UBS Financial Services 1000 Harbour Blvd 3rd Fl Weehawken NJ 07086	Common	07/02/2026	6500	4259620
Meryl S Paul 2025 Trust C/o UBS Securities LLC 11 Madison Ave 4F New York NY 10010	Common	07/01/2026	19066	10000000
Jill Foss Watson Irrevocable Trust C/o UBS Financial Services 1000 Harbour Blvd 3rd Fl Weehawken NJ 07086	Common	07/02/2026	4500	2923135
Jill Foss Watson Irrevocable Trust C/o UBS Financial Services 1000 Harbour Blvd 3rd Fl Weehawken NJ 07086	Common	07/16/2026	1436	919405
JFW 2014 Children's Trust FBO DTW C/o UBS Financial Services 1000 Harbour Blvd 3rd Fl Weehawken NJ 07086	Common	07/02/2026	3000	1948544
JFW 2014 Children's Trust FBO DTW C/o UBS Financial Services 1000 Harbour Blvd 3rd Fl Weehawken NJ 07086	Common	07/16/2026	1315	842168
JFW 2014 Children's Trust FBO DTW C/o UBS Financial Services 1000 Harbour Blvd 3rd Fl Weehawken NJ 07086	Common	07/17/2026	117	74773
JFW 2014 Children's Trust FBO GEW C/o UBS Financial Services 1000 Harbour Blvd 3rd Fl Weehawken NJ 07086	Common	07/02/2026	3000	1948666
JFW 2014 Children's Trust FBO GEW C/o UBS Financial Services 1000 Harbour Blvd 3rd Fl Weehawken NJ 07086	Common	07/16/2026	895	572946

144: Remarks and Signature

Remarks Sales by Seller, Jill Foss Watson 2014 Trust FBO Duncan Todd Watson, should be aggregated w the sales of 20,000 shares by Allan Apple as Trustee of the Donald A Foss Remainder Trust FBO JJDF, 20,000 shares by Allan Apple as

Trustee of the DAF Remainder Trust FBO SDF, 6,105 shares by Todd Watson as Trustee of the JFW 2014 Children's Trust FBO GEW, 14,064 shares by Todd Watson as Trustee of the JFW Irrevocable Trust, 15,000 shares by Todd Watson as Trustee of the Eidolon Corvid 2024 Trust, and 12,000 shares by Jill Foss Watson as Trustee of the JFW Living Trust. The Trusts are filing separate Forms 144 for aggregate sales of up to 92,737 shares. Todd Watson is Trustee and Spouse of Jill Foss Watson who is a 10% Holder of CACC.

Date of
Notice 09/25/2026

ATTENTION:

The person for whose account the securities to which this notice relates are to be sold hereby represents by signing this notice that he does not know any material adverse information in regard to the current and prospective operations of the Issuer of the securities to be sold which has not been publicly disclosed. If such person has adopted a written trading plan or given trading instructions to satisfy Rule 10b5-1 under the Exchange Act, by signing the form and indicating the date that the plan was adopted or the instruction given, that person makes such representation as of the plan adoption or instruction date.

Signature /s/Mijo Suric, for UBS Financial Services Inc, as attorney-in-fact for Jill Foss Watson 2014 Children's Trust FBO
Duncan Todd Watson

ATTENTION: Intentional misstatements or omission of facts constitute Federal Criminal Violations (See 18 U.S.C. 1001)