

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): MAY 19, 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)

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

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

48034-8339  
(Zip Code)

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

ITEM 5. OTHER EVENTS AND REGULATION FD DISCLOSURE.

On May 19, 2004, Credit Acceptance Corporation (the "Company") issued a press release announcing the appointments of Chief Accounting Officer and Treasurer. The press release, dated May 19, 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 May 19, 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  
May 21, 2004

INDEX OF EXHIBITS

EXHIBIT NO.

DESCRIPTION

99.1

Press Release dated May 19, 2004.

CREDIT ACCEPTANCE CORPORATION ANNOUNCES APPOINTMENT OF CHIEF  
ACCOUNTING OFFICER AND TREASURER

SOUTHFIELD, Mich., May 19, 2004 -- Credit Acceptance Corporation (the "Company") today announced the appointment of Kenneth S. Booth to the newly created position of Chief Accounting Officer. Mr. Booth will report to Brett A. Roberts, the Company's CEO and direct the Company's internal and external financial reporting activities. Mr. Booth joined the Company in January 2004 as Director of Internal Audit and has 12 years of experience in public accounting, most recently as a senior manager for PricewaterhouseCoopers LLP.

Douglas W. Busk, the Company's former Chief Financial Officer, will become Treasurer of the Company. Mr. Busk will report to Brett A. Roberts, the Company's CEO and direct the Company's capital raising, budgeting, forecasting and financial analysis activities.

Description of Credit Acceptance Corporation

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).

SOURCE: Credit Acceptance Corporation

Credit Acceptance Corporation  
Douglas W. Busk, 248-353-2700 Ext. 432  
[IR@creditacceptance.com](mailto:IR@creditacceptance.com)