



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): **October 30, 2003**

**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**

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[Press Release, dated October 30, 2003](#)

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**Item 5. Other Events and Regulation FD Disclosure.**

On October 30, 2003, Credit Acceptance Corporation (the "Company"), issued a press release announcing the delay of its third quarter earnings until the conclusion of a desk review of its periodic reports by the Securities and Exchange Commission. The press release, dated October 30, 2003, is attached as Exhibit 99.1 to this Form 8-K.

**Item 7. Financial Statements and Exhibits.**

(c) Exhibits.

99.1                      Press Release dated October 30, 2003

**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  
Douglas W. Busk  
Chief Financial Officer and Treasurer  
November 4, 2003

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**INDEX OF EXHIBITS**

<b>Exhibit No.</b>	<b>Description</b>
99.1	Press Release dated October 30, 2003.



Silver Triangle Building  
25505 West Twelve Mile Road · Suite 3000  
Southfield, MI 48034-8339  
(248) 353-2700  
[www.creditacceptance.com](http://www.creditacceptance.com)

**NEWS RELEASE**

**Date:** October 30, 2003

**FOR IMMEDIATE RELEASE**

**Investor Relations:** Douglas W. Busk  
Chief Financial Officer  
(248) 353-2700 Ext. 432  
[IR@creditacceptance.com](mailto:IR@creditacceptance.com)

**NASDAQ Symbol:** CACC

**CREDIT ACCEPTANCE ANNOUNCES  
DELAY IN THIRD QUARTER EARNINGS RELEASE**

**Southfield, Michigan — October 30, 2003 — Credit Acceptance Corporation (NASDAQ:CACC)** Credit Acceptance Corporation announced today that its third quarter earnings announcement will occur following the conclusion of a desk review of its periodic reports by the Securities and Exchange Commission. Although the Company may reclassify certain balance sheet items in connection with the review, it is currently not aware of any issues that would adversely impact its previously reported financial results or shareholders' equity.

Description of Credit Acceptance Corporation

Credit Acceptance is a financial services company specializing in products and services for a network of automobile dealer-partners. Credit Acceptance provides its dealer-partners with financing sources for consumers with limited access to credit and delivers credit approvals instantly through the internet. Other dealer-partner services include marketing, sales training and a wholesale purchasing cooperative. Through its financing program, Credit Acceptance helps consumers change their lives by providing them an opportunity to strengthen and reestablish their credit standing by making timely monthly payments. 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).