FORM 4

## UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

OMB APP	B APPROVAL  nber: 3235-0287						
OMB Number:	3235-0287						
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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*  Donald A. Foss Irrevocable Trust Dated			st Dated	2. Issuer Name <b>and</b> CREDIT ACC					Relationship of Reporting Person(s) to Issuer (Check all applicable)  Director X 10% Owner				
August 14, 2	2022		3. Date of Earliest To 07/17/2023	ransactio	n (Mo	nth/Day/Yea		Officer (give title below)	Other	Other (specify below)			
(Last) 39395 W. TWE SUITE 200	(First) LVE MILE RO	(Midd	le) •	4. If Amendment, Da	ate of Oriç	jinal F	Filed (Month/	Day/Yea	r) 6. Indiv Line)	ridual or Joint/Grou Form filed by On Form filed by Mo	e Reporting Pe	rson	
(Street)										Person		,,,,,	
FARMINGTON HILLS	N MI	4833	1	Rule 10b5-1	(c) Tra	เทรส	action In	dicat	ion				
(City)	(State)	(Zip)		Check this box to satisfy the affirma	indicate th tive defens	at a ti se cor	ransaction was nditions of Rule	made pi 10b5-1(	ursuant to a cont c). See Instructio	ract, instruction or wr n 10.	itten plan that is i	ntended to	
	Ta	able I - N	lon-Derivati	ve Securities A	cquire	d, D	isposed (	of, or I	Beneficially	/ Owned			
1. Title of Security	/ (Instr. 3)		2. Transaction Date (Month/Day/Yea	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transaction Code (Instr. 8)		4. Securities Disposed O		ed (A) or tr. 3, 4 and 5)	5. Amount of Securities Beneficially Owned Following	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	Reported Transaction(s) (Instr. 3 and 4)			
Common Stock			07/17/2023		S		114	D	\$549.09 <sup>(1)</sup>	1,420,198	D		
Common Stock			07/17/2023		S		337	D	\$551.27 <sup>(2)</sup>	1,419,861	D		
Common Stock			07/17/2023		S		1,027	D	\$552.26 <sup>(3)</sup>	1,418,834	D		
Common Stock			07/17/2023		S		1,601	D	\$553.18 <sup>(4)</sup>	1,417,233	D		
Common Stock			07/17/2023		S		1,738	D	\$554.15 <sup>(5)</sup>	1,415,495	D		
Common Stock			07/17/2023		S		2,070	D	\$555.32 <sup>(6)</sup>	1,413,425	D		
Common Stock			07/17/2023		S		651	D	\$556.14 <sup>(7)</sup>	1,412,774	D		
Common Stock			07/18/2023		S		5	D	\$552.01	1,412,769	D		
Common Stock			07/18/2023		S		9	D	\$555.61	1,412,760	D		
Common Stock			07/18/2023		S		8	D	\$559	1,412,752	D		
Common Stock			07/18/2023		S		15	D	\$560.44	1,412,737	D		
Common Stock			07/18/2023		S		277	D	\$563.08 <sup>(8)</sup>	1,412,460	D		
Common Stock			07/18/2023		S		633	D	\$564.56 <sup>(9)</sup>	1,411,827	D		
Common Stock			07/18/2023		S		2,361	D	\$565.62 <sup>(10)</sup>	1,409,466	D		
Common Stock			07/18/2023		S		1,442	D	\$566.66(11)	1,408,024	D		
Common Stock			07/18/2023		S		1,004	D	\$567.53 <sup>(12)</sup>	1,407,020	D		
Common Stock			07/18/2023		S		2,238	D	<b>\$568.7</b> <sup>(13)</sup>	1,404,782	D		
Common Stock			07/18/2023		S		1,455	D	\$569.52 <sup>(14)</sup>	1,403,327	D		
Common Stock			07/18/2023		S		553	D	\$570.42 <sup>(15)</sup>	1,402,774	D		
Common Stock			07/19/2023		S		309	D	\$561.94 <sup>(16)</sup>	1,402,465	D		
Common Stock			07/19/2023		S		73	D	\$562.88 <sup>(17)</sup>	1,402,392	D		
Common Stock			07/19/2023		S		273	D	\$564.13 <sup>(18)</sup>	1,402,119	D		
Common Stock			07/19/2023		S		1,310	D	\$564.95 <sup>(19)</sup>	1,400,809	D		
Common Stock			07/19/2023		S		750	D	\$566.19 <sup>(20)</sup>	1,400,059	D		
Common Stock			07/19/2023		S		990	D	\$567.18 <sup>(21)</sup>	1,399,069	D		
Common Stock			07/19/2023		S		932	D	\$568.46 <sup>(22)</sup>	1,398,137	D		
Common Stock			07/19/2023		S		1,202	D	\$569.58 <sup>(23)</sup>	1,396,935	D		

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. Transac Code (Ir 8)		4. Securities Acquired (A) or Disposed Of (D) (Instr. 3, 4 and 5)			5. Amount of Securities Beneficially Owned Following	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	Reported Transaction(s) (Instr. 3 and 4)				
Common Stock	07/19/2023		S		1,074	D	\$570.48 <sup>(24)</sup>	1,395,861	D			
Common Stock	07/19/2023		S		1,355	D	\$571.39 <sup>(25)</sup>	1,394,506	D			
Common Stock	07/19/2023		S		1,528	D	\$572.54 <sup>(26)</sup>	1,392,978	D			

## Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

	(-3) []														
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. Transac Code (li 8)		n Number		6. Date Exerc Expiration Da (Month/Day/\)	ate	Amou Secu Unde Deriv Secu	rlying ative	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	Title	Amount or Number of Shares				

## **Explanation of Responses:**

- 1. The price reported is the weighted average price. These shares were sold in multiple transactions ranging from \$548.86 to \$549.30, 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 \$550.80 to \$551.72, 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.
- 3. The price reported is the weighted average price. These shares were sold in multiple transactions ranging from \$551.80 to \$552.79, 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.
- 4. The price reported is the weighted average price. These shares were sold in multiple transactions ranging from \$552.83 to \$553.68, 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 \$553.83 to \$554.82, 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 \$554.83 to \$555.74, 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 \$555.88 to \$556.41, 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 \$562.54 to \$563.15, 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 \$564.00 to \$564.92, 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 \$565.01 to \$566.00, 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 \$566.01 to \$566.98, 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 \$567.06 to \$567.85, 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.
- 13. The price reported is the weighted average price. These shares were sold in multiple transactions ranging from \$568.08 to \$569.06, 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 \$569.08 to \$570.00, 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.
- 15. The price reported is the weighted average price. These shares were sold in multiple transactions ranging from \$570.10 to \$571.08, 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 \$561.58 to \$562.14, 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.
- 17. The price reported is the weighted average price. These shares were sold in multiple transactions ranging from \$562.58 to \$563.53, 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.
- 18. The price reported is the weighted average price. These shares were sold in multiple transactions ranging from \$563.68 to \$564.38, 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.
- 19. The price reported is the weighted average price. These shares were sold in multiple transactions ranging from \$564.70 to \$565.64, 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 \$565.79 to \$566.50, 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.
- 21. The price reported is the weighted average price. These shares were sold in multiple transactions ranging from \$566.81 to \$567.54, 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.

- 22. The price reported is the weighted average price. These shares were sold in multiple transactions ranging from \$568.02 to \$569.00, 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.
- 23. The price reported is the weighted average price. These shares were sold in multiple transactions ranging from \$569.04 to \$570.02, 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.
- 24. The price reported is the weighted average price. These shares were sold in multiple transactions ranging from \$570.05 to \$571.00, 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.
- 25. The price reported is the weighted average price. These shares were sold in multiple transactions ranging from \$571.15 to \$571.86, 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.
- 26. The price reported is the weighted average price. These shares were sold in multiple transactions ranging from \$572.19 to \$573.06, 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, Attorneyin-Fact 07/19/2023

\*\* 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.