FORM 4

## UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

OMB APP	ROVAL
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## 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				Issuer Name <b>and</b> REDIT ACC					5. Relationship of Reporting Person(s) to Issuer (Check all applicable)  Director X 10% Owner					
<u>August 14, 20</u>	)22			3. Date of Earliest Transaction (Month/Day/Year)  Officer (give title below)  Other (specify below)										
(Last) 39395 W. TWEL SUITE 200	(First) VE MILE ROAI	(Middl	le) -	4. If Amendment, Date of Original Filed (Month/Day/Year)     5. Individual or Joint/Group Filing (Check Applicab Line)     X Form filed by One Reporting Person     Form filed by More than One Reporting Person										
(Street) FARMINGTON											Person			
HILLS	MI	4833	1	R	ule 10b5-1(	c) Tra	nsa	action In	dicat	ion				
(City)	(State)	(Zip)			Check this box to i satisfy the affirmat						ract, instruction or wr on 10.	itten plan that is i	ntended to	
	Tabl	le I - N	lon-Derivati	ive	Securities A	cquire	d, D	isposed (	of, or	Beneficially	y Owned			
Date		2. Transaction Date (Month/Day/Year)		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)		
					Ī	Code	v	Amount	(A) or (D)	Price	Reported Transaction(s) (Instr. 3 and 4)		, ,	
Common Stock			07/10/2023	1		S		482	D	\$515.31 <sup>(1)</sup>	1,452,315	D		
Common Stock			07/10/2023			S		1,181	D	\$516.64 <sup>(2)</sup>	1,451,134	D		
Common Stock			07/10/2023			S		377	D	\$517.46 <sup>(3)</sup>	1,450,757	D		
Common Stock			07/10/2023			S		10	D	\$518.62	1,450,747	D		
Common Stock			07/11/2023			S		46	D	\$514.94	1,450,701	D		
Common Stock			07/11/2023			S		65	D	\$520.35 <sup>(4)</sup>	1,450,636	D		
Common Stock			07/11/2023			S		22	D	\$521.76	1,450,614	D		
Common Stock			07/11/2023			S		147	D	\$523.25 <sup>(5)</sup>	1,450,467	D		
Common Stock			07/11/2023			S		73	D	\$524.77 <sup>(6)</sup>	1,450,394	D		
Common Stock			07/11/2023			S		75	D	\$526.79 <sup>(7)</sup>	1,450,319	D		
Common Stock			07/11/2023			S		206	D	\$527.91 <sup>(8)</sup>	1,450,113	D		
Common Stock			07/11/2023			S		688	D	\$529.44 <sup>(9)</sup>	1,449,425	D		
Common Stock			07/11/2023			S		1,245	D	\$530.63(10)	1,448,180	D		
Common Stock			07/11/2023			S		1,707	D	\$531.34(11)	1,446,473	D		
Common Stock			07/11/2023			S		1,143	D	\$532.51(12)	1,445,330	D		
Common Stock			07/11/2023			S		627	D	<b>\$533.3</b> <sup>(13)</sup>	1,444,703	D		
Common Stock			07/11/2023			S		459	D	\$534.47(14)	1,444,244	D		
Common Stock			07/11/2023			S		151	D	\$535.68 <sup>(15)</sup>	1,444,093	D		
Common Stock			07/12/2023			S		13	D	\$523.63	1,444,080	D		
Common Stock			07/12/2023			S		145	D	\$526.66 <sup>(16)</sup>	1,443,935	D		
Common Stock			07/12/2023			S		103	D	\$528.44 <sup>(17)</sup>	1,443,832	D		
Common Stock			07/12/2023			S		80	D	\$530.02(18)	1,443,752	D		
Common Stock			07/12/2023			S		144	D	\$531.79(19)	1,443,608	D		
Common Stock			07/12/2023			S		910	D	\$532.59(20)	1,442,698	D		
Common Stock			07/12/2023			S		1,525	D	<b>\$533.7</b> <sup>(21)</sup>	1,441,173	D		
Common Stock			07/12/2023			S		1,452	D	\$534.59 <sup>(22)</sup>	1,439,721	D		
Common Stock			07/12/2023			S		924	D	<b>\$535.77</b> <sup>(23)</sup>	1,438,797	D		

Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned											
Date Ex (Month/Day/Year) if a		2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transaction Code (Instr. 8)					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	07/12/2023		S		1,179	D	\$536.74 <sup>(24)</sup>	1,437,618	D		
Common Stock	07/12/2023		S		736	D	\$537.66 <sup>(25)</sup>	1,436,882	D		
Common Stock	07/12/2023		S		555	D	\$538.49(26)	1,436,327	D		

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

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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)	Code (I	Transaction Number Code (Instr. of		vative irities ired ir osed ) r. 3, 4	6. Date Exerc Expiration Da (Month/Day/\)	ate	Amou Secu Unde Deriv Secu	rlying ative	Derivative Security	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 \$515.00 to \$515.96, 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.
- 2. The price reported is a weighted average price. These shares were sold in multiple transactions at prices ranging from \$516.13 to \$516.98, 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.
- 3. The price reported is a weighted average price. These shares were sold in multiple transactions at prices ranging from \$517.01 to \$517.91, 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 a weighted average price. These shares were sold in multiple transactions at prices ranging from \$520.24 to \$520.56, 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 a weighted average price. These shares were sold in multiple transactions at prices ranging from \$522.94 to \$523.44, 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 a weighted average price. These shares were sold in multiple transactions at prices ranging from \$524.72 to \$525.00, 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.
- 7. The price reported is a weighted average price. These shares were sold in multiple transactions at prices ranging from \$526.46 to \$526.96, 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.
- 8. The price reported is a weighted average price. These shares were sold in multiple transactions at prices ranging from \$527.51 to \$528.39, 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 a weighted average price. These shares were sold in multiple transactions at prices ranging from \$528.94 and \$529.92, 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 a weighted average price. These shares were sold in multiple transactions at prices ranging from \$530.00 to \$530.98, 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.
- 11. The price reported is a weighted average price. These shares were sold in multiple transactions at prices ranging from \$531.00 to \$531.92, 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.
- 12. The price reported is a weighted average price. These shares were sold in multiple transactions at prices ranging from \$532.00 to \$532.89, 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 a weighted average price. These shares were sold in multiple transactions at prices ranging from \$533.00 to \$533.82, 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.
- 14. The price reported is a weighted average price. These shares were sold in multiple transactions at prices ranging from \$534.08 to \$534.06, 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.
- 15. The price reported is a weighted average price. These shares were sold in multiple transactions at prices ranging from \$535.48 to \$535.83, 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 a weighted average price. These shares were sold in multiple transactions at prices ranging from \$526.45 to \$527.33, 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 a weighted average price. These shares were sold in multiple transactions at prices ranging from \$528.31 to \$528.75, 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 a weighted average price. These shares were sold in multiple transactions at prices ranging from \$529.84 to \$530.12, 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 a weighted average price. These shares were sold in multiple transactions at prices ranging from \$531.02 to \$531.98, 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.
- 20. The price reported is a weighted average price. These shares were sold in multiple transactions at prices ranging from \$532.09 to \$533.08, 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.
- 21. The price reported is a weighted average price. These shares were sold in multiple transactions at prices ranging from \$533.10 to \$534.00, 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.

- 22. The price reported is a weighted average price. These shares were sold in multiple transactions at prices ranging from \$534.14 to \$535.04, 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 a weighted average price. These shares were sold in multiple transactions at prices ranging from \$535.20 to \$536.14, 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.
- 24. The price reported is a weighted average price. These shares were sold in multiple transactions at prices ranging from \$536.34 to \$537.32, 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 a weighted average price. These shares were sold in multiple transactions at prices ranging from \$537.36 to \$538.24, 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 a weighted average price. These shares were sold in multiple transactions at prices ranging from \$538.36 to \$539.00, 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.

/s/ Bradley J. Wyatt, Attorneyin-Fact 07/12/2023

\*\* 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.