# FORM 4

#### UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).  $\Box$ 

## 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* <u>Donald A. Foss Irrevocable Trust Dated</u> <u>August 14, 2022</u>			2. Issuer Name and Ticker or Trading Symbol <u>CREDIT ACCEPTANCE CORP</u> [ CACC ]	5. Relationship of Reporting Person(s) to Issuer (Check all applicable) Director X 10% Owner				
			3. Date of Earliest Transaction (Month/Day/Year) 08/07/2023	Officer (give title Other (specify below) below)				
(Last) 39395 W. TWI	(First) ELVE MILE	(Middle) ROAD	4. If Amendment, Date of Original Filed (Month/Day/Year)	6. Individual or Joint/Group Filing (Check Applicable Line)				
SUITE 200				X Form filed by One Reporting Person				
(Street)				Form filed by More than One Reporting Person				
FARMINGTO HILLS	<sup>N</sup> MI	48331	Rule 10b5-1(c) Transaction Indication					
(City)	(State)	(Zip)	Check this box to indicate that a transaction was made pursuant satisfy the affirmative defense conditions of Rule 10b5-1(c). See					
		Table I - Non-Deriva	tive Securities Acquired, Disposed of, or Bene	ficially Owned				

### 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 (II 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	08/07/2023		S		22	D	\$496.62	1,325,021	D		
Common Stock	08/07/2023		S		1,517	D	\$498.85(1)	1,323,504	D		
Common Stock	08/07/2023		S		2,155	D	\$499.77(2)	1,321,349	D		
Common Stock	08/07/2023		S		642	D	\$500.91 <sup>(3)</sup>	1,320,707	D		
Common Stock	08/07/2023		S		430	D	\$502.01 <sup>(4)</sup>	1,320,277	D		
Common Stock	08/07/2023		S		243	D	<b>\$502.74</b> <sup>(5)</sup>	1,320,034	D		
Common Stock	08/07/2023		S		116	D	\$504.09(6)	1,319,918	D		
Common Stock	08/07/2023		s		77	D	\$504.95 <sup>(7)</sup>	1,319,841	D		
Common Stock	08/07/2023		S		17	D	\$505.88	1,319,824	D		
Common Stock	08/07/2023		s		68	D	\$507.48 <sup>(8)</sup>	1,319,756	D		
Common Stock	08/08/2023		s		224	D	\$488.07(9)	1,319,532	D		
Common Stock	08/08/2023		S		206	D	\$489.19(10)	1,319,326	D		
Common Stock	08/08/2023		s		111	D	\$490.41(11)	1,319,215	D		
Common Stock	08/08/2023		S		335	D	\$492.15(12)	1,318,880	D		
Common Stock	08/08/2023		S		160	D	\$493.39(13)	1,318,720	D		
Common Stock	08/08/2023		S		396	D	\$495.66(14)	1,318,324	D		
Common Stock	08/08/2023		S		281	D	\$496.23(15)	1,318,043	D		
Common Stock	08/08/2023		S		135	D	\$497.73(16)	1,317,908	D		
Common Stock	08/08/2023		S		428	D	\$499.17(17)	1,317,480	D		
Common Stock	08/08/2023		S		264	D	\$500.03(18)	1,317,216	D		
Common Stock	08/08/2023		S		97	D	\$501.24(19)	1,317,119	D		
Common Stock	08/08/2023		S		161	D	\$502.18(20)	1,316,958	D		
Common Stock	08/08/2023		S		366	D	<b>\$503.31</b> <sup>(21)</sup>	1,316,592	D		
Common Stock	08/08/2023		S		1,237	D	\$504.57(22)	1,315,355	D		
Common Stock	08/08/2023		S		1,186	D	<b>\$505.53</b> <sup>(23)</sup>	1,314,169	D		
Common Stock	08/08/2023		S		509	D	\$506.52(24)	1,313,660	D		
Common Stock	08/08/2023		S		32	D	\$507.24	1,313,628	D		

OMB APPROVAL

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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. Transaction Code (Instr 8)			4. Securities Disposed Of		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	08/09/2023		S		530	D	<b>\$504.13</b> <sup>(25)</sup>	1,313,098	D			
Common Stock	08/09/2023		S		1,139	D	<b>\$504.96</b> <sup>(26)</sup>	1,311,959	D			
Common Stock	08/09/2023		S		284	D	\$505.99 <sup>(27)</sup>	1,311,675	D			

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

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)	8)		5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)		6. Date Exercisable and Expiration Date (Month/Day/Year)		7. Title and Amount of Securities Underlying Derivative Security (Instr. 3 and 4)		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 Expiration Exercisable 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 \$498.39 to \$499.27, 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 \$499.48 to \$500.42, 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 \$500.50 to \$501.42, 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 \$501.54 to \$502.26, 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 \$502.59 to \$503.18, 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 \$503.79 to \$504.52, 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 \$504.85 to \$505.12, 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.

8. The price reported is the weighted average price. These shares were sold in multiple transactions ranging from \$507.44 to \$507.61, 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 \$487.77 to \$488.67, 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 \$488.92 to \$489.62, 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 \$490.38 to \$490.66, 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 \$491.72 to \$492.56, 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.

13. The price reported is the weighted average price. These shares were sold in multiple transactions ranging from \$493.01 to \$493.84, 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 \$495.07 to \$495.99, 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 \$496.08 to \$497.00, 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.

16. The price reported is the weighted average price. These shares were sold in multiple transactions ranging from \$497.26 to \$498.20, 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 \$498.66 to \$499.59, 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 \$499.72 to \$500.34, 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 \$500.90 to \$501.46, 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 \$501.97 to \$502.94, 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 \$503.02 to \$504.01, 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 \$504.06 to \$505.01, 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 \$505.08 to \$506.02, 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 \$506.16 to \$507.00, 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 \$503.59 to \$504.57, 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 \$504.60 to \$505.59, 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.

27. The price reported is the weighted average price. These shares were sold in multiple transactions ranging from \$505.72 to \$506.39, 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.

/s/ Bradley J. Wyatt, Attorney- 08/09/2023

<u>in-Fact</u>

\*\* 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.