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 Addre Donald A. Fo	ess of Reporting Per <u> DSS Irrevocabl</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						
<u>August 14, 2</u>			3. Date of Earliest Transaction (Month/Day/Year) 07/26/2023		Officer (give title below)		Other (specify below)			
(Last) 39395 W. TWE	(First) LVE MILE ROA	(Middle) D	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	Repor	ting Person			
(Street)					Form filed by More Person	than	One Reporting			
FARMINGTON HILLS	MI	48331	Rule 10b5-1(c) Transaction Indication							
(City)	(State)	(Zip)	Check this box to indicate that a transaction was made pursuant to a contract, instruction or written plan that is int satisfy the affirmative defense conditions of Rule 10b5-1(c). See Instruction 10.							
	Tab	le I - Non-Deriva	tive Securities Acquired, Disposed of, or Bene	ficially	v 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	07/26/2023		S		908	D	\$539.76 ⁽¹⁾	1,360,288	D	
Common Stock	07/26/2023		S		1,214	D	\$541.2 ⁽²⁾	1,359,074	D	
Common Stock	07/26/2023		S		496	D	\$542.36 ⁽³⁾	1,358,578	D	
Common Stock	07/26/2023		S		421	D	\$543.36 ⁽⁴⁾	1,358,157	D	
Common Stock	07/26/2023		S		590	D	\$544.52 ⁽⁵⁾	1,357,567	D	
Common Stock	07/26/2023		S		108	D	\$545.61 ⁽⁶⁾	1,357,459	D	
Common Stock	07/26/2023		s		1,028	D	\$547.01 ⁽⁷⁾	1,356,431	D	
Common Stock	07/26/2023		s		929	D	\$548.28 ⁽⁸⁾	1,355,502	D	
Common Stock	07/26/2023		s		663	D	\$549.04 ⁽⁹⁾	1,354,839	D	
Common Stock	07/26/2023		s		224	D	\$550.64(10)	1,354,615	D	
Common Stock	07/26/2023		s		194	D	\$551.42(11)	1,354,421	D	
Common Stock	07/26/2023		s		173	D	\$552.38(12)	1,354,248	D	
Common Stock	07/26/2023		s		44	D	\$554.17 ⁽¹³⁾	1,354,204	D	
Common Stock	07/26/2023		s		16	D	\$555.06(14)	1,354,188	D	
Common Stock	07/26/2023		s		71	D	\$557.09 ⁽¹⁵⁾	1,354,117	D	
Common Stock	07/27/2023		S		540	D	\$539.13(16)	1,353,577	D	
Common Stock	07/27/2023		s		1,484	D	\$540.05(17)	1,352,093	D	ĺ
Common Stock	07/27/2023		s		1,276	D	\$541.12(18)	1,350,817	D	
Common Stock	07/27/2023		s		528	D	\$541.85(19)	1,350,289	D	
Common Stock	07/27/2023		s		713	D	\$543.43(20)	1,349,576	D	
Common Stock	07/27/2023		s		416	D	\$544.46 ⁽²¹⁾	1,349,160	D	
Common Stock	07/27/2023		S		274	D	\$545.32 ⁽²²⁾	1,348,886	D	
Common Stock	07/27/2023		S		157	D	\$546.69 ⁽²³⁾	1,348,729	D	
Common Stock	07/27/2023		S		84	D	\$547.44(24)	1,348,645	D	
Common Stock	07/27/2023		s		97	D	\$549.24 ⁽²⁵⁾	1,348,548	D	
Common Stock	07/27/2023		s		141	D	\$550.13 ⁽²⁶⁾	1,348,407	D	
Common Stock	07/27/2023		S		6	D	\$551.12	1,348,401	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 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	07/28/2023		S		399	D	\$541.85(27)	1,348,002	D			
Common Stock	07/28/2023		S		599	D	\$542.84 ⁽²⁸⁾	1,347,403	D			
Common Stock	07/28/2023		S		1,116	D	\$543.65(29)	1,346,287	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)	4. Transac Code (Ir 8)			vative rities lired r osed) r. 3, 4	(Month/Day/Year) ies ed ed		le and 7. Title and Amount of Securities Underlying Derivative Security (Instr. 3 and 4)			9. Number of derivative Securities Beneficially Owned Following Reported Transaction(s) (Instr. 4)	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 \$539.53 to \$540.50, 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.

2. The price reported is the weighted average price. These shares were sold in multiple transactions ranging from \$540.83 to \$541.60, 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 \$541.84 to \$542.72, 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.

4. The price reported is the weighted average price. These shares were sold in multiple transactions ranging from \$542.85 to \$543.75, 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.

5. The price reported is the weighted average price. These shares were sold in multiple transactions ranging from \$543.94 to \$544.92, 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.

6. The price reported is the weighted average price. These shares were sold in multiple transactions ranging from \$545.35 to \$546.28, 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 \$546.53 to \$547.50, 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.

8. The price reported is the weighted average price. These shares were sold in multiple transactions ranging from \$547.58 to \$548.57, 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.

9. The price reported is the weighted average price. These shares were sold in multiple transactions ranging from \$548.67 to \$549.32, 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.

10. The price reported is the weighted average price. These shares were sold in multiple transactions ranging from \$549.93 to \$550.82, 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.

11. The price reported is the weighted average price. These shares were sold in multiple transactions ranging from \$550.93 to \$551.73, 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 \$552.18 to \$552.86, 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.

13. The price reported is the weighted average price. These shares were sold in multiple transactions ranging from \$553.82 to \$554.57, 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.

14. The price reported is the weighted average price. These shares were sold in multiple transactions ranging from \$555.06 to \$555.07, 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 \$557.08 to \$557.09, 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 \$538.52 to \$539.48, 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 \$539.54 to \$540.50, 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.

18. The price reported is the weighted average price. These shares were sold in multiple transactions ranging from \$540.57 to \$541.54, 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.

19. The price reported is the weighted average price. These shares were sold in multiple transactions ranging from \$541.59 to \$542.26, 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.

20. The price reported is the weighted average price. These shares were sold in multiple transactions ranging from \$542.91 to \$543.82, 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.

21. The price reported is the weighted average price. These shares were sold in multiple transactions ranging from \$543.95 to \$544.89, 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.

22. The price reported is the weighted average price. These shares were sold in multiple transactions ranging from \$545.10 to \$545.86, 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.

23. The price reported is the weighted average price. These shares were sold in multiple transactions ranging from \$546.22 to \$546.90, 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 \$547.41 to \$547.58, 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 \$548.48 to \$549.41, 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.

26. The price reported is the weighted average price. These shares were sold in multiple transactions ranging from \$549.78 to \$550.54, 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.

27. The price reported is the weighted average price. These shares were sold in multiple transactions ranging from \$541.33 to \$542.28, 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.

28. The price reported is the weighted average price. These shares were sold in multiple transactions ranging from \$542.33 to \$543.30, 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.

29. The price reported is the weighted average price. These shares were sold in multiple transactions ranging from \$543.34 to \$544.14, 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.

<u>/s/ Bradley J. Wyatt, Attorney-</u> 07/28/2023

<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.