



## Credit Acceptance Announces Robert Bourrier as Chief Sales Officer

Apr 27, 2026

Southfield, Michigan, April 27, 2026 (GLOBE NEWSWIRE) -- **Credit Acceptance Corporation (Nasdaq: CACC)** (referred to as the “Company”, “Credit Acceptance”, “we”, “our”, or “us”) announced today that Robert Bourrier has joined the Company as Chief Sales Officer.

In this role, Mr. Bourrier will lead and scale Credit Acceptance’s national sales organization with a focus on sustained revenue growth, market share expansion, and disciplined financial performance. Partnering closely with the executive leadership team, he will be responsible for translating enterprise strategy into consistent, measurable execution across all markets. His responsibilities include shaping and executing our sales strategy, strengthening operating rhythms and performance management, developing sales talent and leadership, and ensuring strong go-to-market efforts to deliver a consistent dealer and consumer experience.

*“Robert strengthens our ability to turn our customer-centric strategy into consistent execution,”* said Vinayak Hegde, Chief Executive Officer. *“As we scale, discipline in how we operate is foundational to our success. Robert brings extensive experience leading sales organizations serving a wide range of customers, from small and mid-sized businesses to large enterprises, which aligns well with the diversity and scale of our dealer network. His expertise in building the teams, systems, and operating rhythms we need will be instrumental in helping deliver results for our customers and shareholders.”*

Mr. Bourrier brings more than 25 years of sales and commercial leadership experience to Credit Acceptance. Throughout his career he has progressed through roles of increasing responsibility, developing a practical, end-to-end understanding of sales strategy, operations, and execution. Most recently, he led corporate marketplace efforts at Wheels Up, a leading private aviation platform, and he previously held senior leadership roles overseeing global corporate agreements at Delta Air Lines and Air Canada, where he consistently delivered results across enterprise customer segments.

*“Credit Acceptance has a powerful mission to change lives,”* said Robert Bourrier, Chief Sales Officer. *“I plan to build on this strong foundation by applying the lessons I have learned throughout my career. I’m honored and excited to lead a team with dedicated and passionate sales professionals as we strengthen our strategy to drive growth and stronger customer outcomes.”*

Mr. Bourrier’s hiring reflects Credit Acceptance’s continued focus on strengthening execution and scaling enterprise capabilities to support disciplined growth.

### **Cautionary Statement Regarding Forward-Looking Information**

We claim the protection of the safe harbor for forward-looking statements contained in the Private Securities Litigation Reform Act of 1995 for all of our forward-looking statements. Statements in this release that are not historical facts, such as those using terms like “may,” “will,” “should,” “believe,” “expect,” “anticipate,” “assume,” “forecast,” “estimate,” “intend,” “plan,” “target,” or similar expressions, and those regarding our future results, plans, and objectives, are “forward-looking statements” within the meaning of the federal securities laws. These forward-looking statements represent our outlook only as of the date of this release. Actual results could differ materially from these forward-looking statements since the statements are based on our current expectations, which are subject to risks and uncertainties. Factors that might cause such a difference include, but are not limited to, the factors set forth in Item 1A of our Annual Report on Form 10-K for the year ended December 31, 2025, filed with the Securities and Exchange Commission (the “SEC”) on February 13, 2026, and other risk factors discussed herein or listed from time to time in our reports filed with the SEC and the following:

### **Industry, Operational, and Macroeconomic Risks**

- Our inability to accurately forecast and estimate the amount and timing of future collections could have a material adverse effect on results of operations.
- Due to competition from traditional financing sources and non-traditional lenders, we may not be able to compete successfully.
- Adverse changes in economic conditions, the automobile or finance industries, or the non-prime consumer market could adversely affect our financial position, liquidity, and results of operations, the ability of key vendors that we depend on to supply us with services, and our ability to enter into future financing transactions.
- Reliance on third parties to administer our ancillary product offerings could adversely affect our business and financial results.
- We are dependent on our senior management, and the loss of any of these individuals or an inability to hire additional team members could adversely affect our ability to operate profitably.
- Our reputation is a key asset to our business, and our business may be affected by how we are perceived in the marketplace.
- An outbreak of contagious disease or other public health emergency could materially and adversely affect our business, financial condition, liquidity, and results of operations.
- The concentration in several states of automobile dealers who participate in our programs could adversely affect us.
- Reliance on our outsourced business functions could adversely affect our business.

- Our ability to hire and retain foreign engineering personnel could be hindered by immigration restrictions.
- We may be unable to execute our business strategy due to current economic conditions.
- Natural disasters, climate change, military conflicts, acts of war, terrorist attacks and threats, or the escalation of military activity in response to terrorist attacks or otherwise may negatively affect our business, financial condition, and results of operations.
- Governmental or market responses to climate change and related environmental issues could have a material adverse effect on our business.
- A small number of our shareholders have the ability to significantly influence matters requiring shareholder approval and such shareholders have interests which may conflict with the interests of our other security holders.

#### **Capital and Liquidity Risks**

- We may be unable to continue to access or renew funding sources and obtain capital needed to maintain and grow our business.
- The terms of our debt limit how we conduct our business.
- A violation of the terms of our asset-backed secured financings or revolving secured warehouse facilities could have a material adverse impact on our operations.
- Our substantial debt could negatively impact our business, prevent us from satisfying our debt obligations, and adversely affect our financial condition.
- We may not be able to generate sufficient cash flows to service our outstanding debt and fund operations and may be forced to take other actions to satisfy our obligations under such debt.
- Interest rate fluctuations may adversely affect our borrowing costs, profitability, and liquidity.
- Reduction in our credit rating could increase the cost of our funding from, and restrict our access to, the capital markets and adversely affect our liquidity, financial condition, and results of operations.
- We may incur substantially more debt and other liabilities. This could exacerbate further the risks associated with our current debt levels.
- The conditions of the U.S. and international capital markets may adversely affect lenders with which we have relationships, causing us to incur additional costs and reducing our sources of liquidity, which may adversely affect our financial position, liquidity, and results of operations.

#### **Technology and Cybersecurity Risks**

- Our dependence on technology could have a material adverse effect on our business.
- We depend on secure information technology, and a breach of our systems or those of our third-party service providers could result in our experiencing significant financial, legal, and reputational exposure and could materially adversely affect our business, financial condition, and results of operations.
- Our use of electronic contracts could impact our ability to perfect our ownership or security interest in Consumer Loans.
- Failure to properly safeguard our proprietary business information or confidential consumer and team member personal information could subject us to liability, decrease our profitability, and damage our reputation.
- The development and use of artificial intelligence presents risks and challenges that may adversely impact our business.

#### **Legal and Regulatory Risks**

- Litigation we are involved in from time to time may adversely affect our financial condition, results of operations, and cash flows.
- Changes in tax laws and the resolution of uncertain income tax matters could have a material adverse effect on our results of operations and cash flows from operations.
- The regulations to which we are or may become subject could result in a material adverse effect on our business.

Other factors not currently anticipated by management may also materially and adversely affect our business, financial condition, and results of operations. We do not undertake, and expressly disclaim any obligation, to update or alter our statements, whether as a result of new information or future events or otherwise, except as required by applicable law.

#### **Description of Credit Acceptance Corporation**

We make vehicle ownership possible by providing innovative financing solutions that enable automobile dealers to sell vehicles to consumers regardless of their credit history. Our financing programs are offered through a nationwide network of automobile dealers who benefit from sales of vehicles to consumers who otherwise could not obtain financing; from repeat and referral sales generated by these same customers; and from sales to customers responding to advertisements for our financing programs, but who actually end up qualifying for traditional financing.

Without our financing programs, consumers are often unable to purchase vehicles, or they purchase unreliable ones. Further, as we report to the three national credit reporting agencies, an important ancillary benefit of our programs is that we provide consumers with an opportunity to improve their

lives by improving their credit score and move on to more traditional sources of financing. Credit Acceptance is publicly traded on the Nasdaq Stock Market under the symbol CACC. For more information, visit [creditacceptance.com](http://creditacceptance.com).

Investor Relations: Jay Brinkley Senior Vice President & Treasurer (248) 353-2700 Ext. 6739 IR@creditacceptance.com