

OMB APPROVAL	
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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

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

Check this box to indicate that a transaction was made pursuant to a contract, instruction or written plan for the purchase or sale of equity securities of the issuer that is intended to satisfy the affirmative defense conditions of Rule 10b5-1(c). See Instruction 10.

1. Name and Address of Reporting Person* <u>KERBER ERIN J</u> (Last) (First) (Middle) 25505 WEST TWELVE MILE ROAD (Street) SOUTHFIELD MI 48034 (City) (State) (Zip)	2. Issuer Name and Ticker or Trading Symbol <u>CREDIT ACCEPTANCE CORP [CACC]</u>	5. Relationship of Reporting Person(s) to Issuer (Check all applicable) Director 10% Owner <input checked="" type="checkbox"/> Officer (give title below) Other (specify below) Chief Legal Officer
	3. Date of Earliest Transaction (Month/Day/Year) 06/24/2026	
4. If Amendment, Date of Original Filed (Month/Day/Year)		

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 Reported Transaction(s) (Instr. 3 and 4)	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			
Common Stock	06/24/2026		M		3,656	A	\$333.94	29,366.7	D	
Common Stock	06/24/2026		S		2,377	D	\$600.27 ⁽¹⁾	26,989.7	D	
Common Stock	06/24/2026		S		825	D	\$601.37 ⁽²⁾	26,164.7	D	
Common Stock	06/24/2026		S		204	D	\$602.63 ⁽³⁾	25,960.7	D	
Common Stock	06/24/2026		S		250	D	\$603.63 ⁽⁴⁾	25,710.7	D	
Common Stock	06/24/2026		M		5,000	A	\$454.11	30,710.7	D	
Common Stock	06/24/2026		S		2,709	D	\$600.32 ⁽⁵⁾	28,001.7	D	
Common Stock	06/24/2026		S		1,621	D	\$601.25 ⁽⁶⁾	26,380.7	D	
Common Stock	06/24/2026		S		319	D	\$602.46 ⁽³⁾	26,061.7	D	
Common Stock	06/24/2026		S		351	D	\$603.58 ⁽⁴⁾	25,710.7	D	
Common Stock	06/25/2026		M		1,240	A	\$333.94	26,950.7	D	
Common Stock	06/25/2026		S		337	D	\$625.4 ⁽⁷⁾	26,613.7	D	
Common Stock	06/25/2026		S		278	D	\$626.87 ⁽⁸⁾	26,335.7	D	
Common Stock	06/25/2026		S		25	D	\$627.51 ⁽⁹⁾	26,310.7	D	
Common Stock	06/25/2026		S		240	D	\$628.26 ⁽¹⁰⁾	26,070.7	D	
Common Stock	06/25/2026		S		360	D	\$629.39 ⁽¹¹⁾	25,710.7	D	
Common Stock	06/25/2026		M		1,697	A	\$454.11	27,407.7	D	
Common Stock	06/25/2026		S		526	D	\$625.53 ⁽¹²⁾	26,881.7	D	
Common Stock	06/25/2026		S		634	D	\$626.42 ⁽¹³⁾	26,247.7	D	
Common Stock	06/25/2026		S		114	D	\$627.68 ⁽¹⁴⁾	26,133.7	D	
Common Stock	06/25/2026		S		183	D	\$628.73 ⁽¹⁵⁾	25,950.7	D	
Common Stock	06/25/2026		S		240	D	\$629.95 ⁽¹⁶⁾	25,710.7	D	
Common Stock								243	I	By 401(k) Trust ⁽¹⁷⁾

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)	4. Deemed Execution Date, if any (Month/Day/Year)	5. Derivative Security Code (Instr. 8)	6. Transaction Code (Instr. 8)	7. Number of Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)	8. Date Exercisable and Expiration Date (Month/Day/Year)	9. Title and Amount of Securities Underlying Derivative Security (Instr. 3 and 4)	10. Price of Derivative Security (Instr. 5)	11. Number of derivative Securities Beneficially Owned Following Reported Transaction(s) (Instr. 4)	12. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	13. Nature of Indirect Beneficial Ownership (Instr. 4)
Employee Stock Option (right to buy)	\$333.94	06/24/2026		M	V	3,656	12/30/2024 12/30/2026	Common Stock	\$0	3,657	D	
Employee Stock Option (right to buy)	\$454.11	06/24/2026		M	V	5,000	06/28/2025 06/28/2027	Common Stock	\$0	10,500	D	
Employee Stock Option (right to buy)	\$333.94	06/25/2026		M		1,240	12/30/2024 12/30/2026	Common Stock	\$0	2,417	D	
Employee Stock Option (right to buy)	\$454.11	06/25/2026		M		1,697	06/28/2025 06/28/2027	Common Stock	\$0	8,803	D	

Explanation of Responses:

- The price reported in Column 4 is a weighted average price. These shares were sold in multiple transactions at prices ranging from \$600.00 to \$600.88, 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 footnotes to this Form 4.
- The price reported in Column 4 is a weighted average price. These shares were sold in multiple transactions at prices ranging from \$601.04 to \$601.99, inclusive.
- The price reported in Column 4 is a weighted average price. These shares were sold in multiple transactions at prices ranging from \$602.16 to \$602.98, inclusive.
- The price reported in Column 4 is a weighted average price. These shares were sold in multiple transactions at prices ranging from \$603.40 to \$603.81, inclusive.
- The price reported in Column 4 is a weighted average price. These shares were sold in multiple transactions at prices ranging from \$600.00 to \$600.94, inclusive.
- The price reported in Column 4 is a weighted average price. These shares were sold in multiple transactions at prices ranging from \$601.04 to \$601.72, inclusive.
- The price reported in Column 4 is a weighted average price. These shares were sold in multiple transactions at prices ranging from \$625.00 to \$625.94, inclusive.
- The price reported in Column 4 is a weighted average price. These shares were sold in multiple transactions at prices ranging from \$626.00 to \$626.99, inclusive.
- The price reported in Column 4 is a weighted average price. These shares were sold in multiple transactions at prices ranging from \$627.00 to \$627.75, inclusive.
- The price reported in Column 4 is a weighted average price. These shares were sold in multiple transactions at prices ranging from \$628.01 to \$628.50, inclusive.
- The price reported in Column 4 is a weighted average price. These shares were sold in multiple transactions at prices ranging from \$629.11 to \$629.96, inclusive.
- The price reported in Column 4 is a weighted average price. These shares were sold in multiple transactions at prices ranging from \$625.00 to \$625.95, inclusive.
- The price reported in Column 4 is a weighted average price. These shares were sold in multiple transactions at prices ranging from \$626.04 to \$626.99, inclusive.
- The price reported in Column 4 is a weighted average price. These shares were sold in multiple transactions at prices ranging from \$627.46 to \$627.84, inclusive.
- The price reported in Column 4 is a weighted average price. These shares were sold in multiple transactions at prices ranging from \$628.49 to \$629.20, inclusive.
- The price reported in Column 4 is a weighted average price. These shares were sold in multiple transactions at prices ranging from \$629.95 to \$629.96, inclusive.
- Held in the Credit Acceptance Stock Fund of the Credit Acceptance Corporation 401(k) Profit Sharing Plan and Trust as of June 24, 2026, according to the Plan trustee.

Remarks:

/s/ Erin J. Kerber 06/26/2026
 ** 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.