

SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

SCHEDULE 13G

UNDER THE SECURITIES EXCHANGE ACT OF 1934
(Amendment No. 5)*

Credit Acceptance Corporation
(Name of Issuer)
Common Stock
(Title of Class of Securities)
(CUSIP Number)
06/30/2026
(Date of Event Which Requires Filing of this Statement)

Check the appropriate box to designate the rule pursuant to which this Schedule is filed:

- ☐ Rule 13d-1(b)
- ☒ Rule 13d-1(c)
- ☐ Rule 13d-1(d)

SCHEDULE 13G

CUSIP No.

	Names of Reporting Persons
1	John P. Neary, not individually but solely as a co-trustee of the Marital Trust U/A Donald A. Foss Trust January 16, 1981 Check the appropriate box if a member of a Group (see instructions)
2	☐ (a) ☐ (b)
3	Sec Use Only
	Citizenship or Place of Organization
4	UNITED STATES

Number of Shares Beneficially Owned by Each Reporting Person With:	5	Sole Voting Power
		0.00
	6	Shared Voting Power
		652,797.00
	7	Sole Dispositive Power
		0.00
	8	Shared Dispositive Power
		652,797.00
	9	Aggregate Amount Beneficially Owned by Each Reporting Person
		652,797.00
	10	Check box if the aggregate amount in row (9) excludes certain shares (See Instructions)
		☐
	11	Percent of class represented by amount in row (9)
		6.3 %
	12	Type of Reporting Person (See Instructions)
		IN

Comment for Type of Reporting Person: The percentage is calculated based upon total outstanding shares of 10,380,580 as of July 23, 2026, as set forth in the Issuer's Quarterly Report on Form 10-Q, filed with the SEC on August 4, 2026.

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Item 1.

Name of issuer:

- (a) Credit Acceptance Corporation
- Address of issuer's principal executive offices:
- (b) 25505 West Twelve Mile Road, Southfield, MI 48034-8339

Item 2.

Name of person filing:

- (a) John P. Neary
- Address or principal business office or, if none, residence:
- (b) 255 E Brown Street, Suite 200, Birmingham, MI 48009
- Citizenship:
- (c) John P. Neary is a Citizen of the United States
- Title of class of securities:
- (d) Common Stock
- (e) CUSIP No.:

Item 4.

Ownership

Amount beneficially owned:

- (a) 652,797 shares of Common Stock
- Percent of class:
- (b) 6.3% %
- (c) Number of shares as to which the person has:

(i) Sole power to vote or to direct the vote:

0

(ii) Shared power to vote or to direct the vote:

652,797

(iii) Sole power to dispose or to direct the disposition of:

0

(iv) Shared power to dispose or to direct the disposition of:

652,797

Item 6. Ownership of more than 5 Percent on Behalf of Another Person.

Not Applicable

Item 7. Identification and Classification of the Subsidiary Which Acquired the Security Being Reported on by the Parent Holding Company or Control Person.

Not Applicable

Item 8. Identification and Classification of Members of the Group.

Not Applicable

Item 9. Notice of Dissolution of Group.

Not Applicable

Item 10. Certifications:

By signing below I certify that, to the best of my knowledge and belief, the securities referred to above were not acquired and are not held for the purpose of or with the effect of changing or influencing the control of the issuer of the securities and were not acquired and are not held in connection with or as a participant in any transaction having that purpose or effect, other than activities solely in connection with a nomination under § 240.14a-11.

SIGNATURE

After reasonable inquiry and to the best of my knowledge and belief, I certify that the information set forth in this statement is true, complete and correct.

John P. Neary, not individually but solely as a co-trustee of the
Marital Trust U/A Donald A. Foss Trust January 16, 1981

Signature: /s/ John P. Neary

Name/Title: John P. Neary, Co-Trustee

Date: 08/13/2026