

Form 144

FORM 144

NOTICE OF PROPOSED SALE OF SECURITIES
PURSUANT TO RULE 144 UNDER THE SECURITIES ACT OF 1933

144: Filer Information

Filer CIK 0001493086
Filer CCC XXXXXXXXX
Is this a LIVE or TEST Filing? LIVE TEST

Submission Contact Information

Name
Phone
E-Mail Address

144: Issuer Information

Name of Issuer Credit Acceptance Corporation
SEC File Number 000-20202
Address of Issuer 25505 W. Twelve Mile Road
Southfield
MICHIGAN
48034
Phone 1-248-353-2700
Name of Person for Whose Account the Securities are To Be Sold Allan V. Apple

See the definition of "person" in paragraph (a) of Rule 144. Information is to be given not only as to the person for whose account the securities are to be sold but also as to all other persons included in that definition. In addition, information shall be given as to sales by all persons whose sales are required by paragraph (e) of Rule 144 to be aggregated with sales for the account of the person filing this notice.

Relationship to Issuer 10% Stockholder

144: Securities Information

| Title of the Class of Securities To Be Sold | Name and Address of the Broker | Number of Shares or Other Units To Be Sold | Aggregate Market Value | Number of Shares or Other Units Outstanding | Approximate Date of Sale | Name the Securities Exchange |
|---|--|--|------------------------|---|--------------------------|------------------------------|
| Common Stock | Goldman Sachs & Co. LLC 200 West Street New York NY 10282 | 100000 | 53315000 | 10460071 | 05/08/2026 | NASD |

Furnish the following information with respect to the acquisition of the securities to be sold and with respect to the payment of all or any part of the purchase price or other consideration therefor:

144: Securities To Be Sold

| Title of the Class | Date you Acquired | Nature of Acquisition Transaction | Name of Person from | Is this | Date Donor Acquired | Amount of Securities Acquired | Date of Payment | Nature of Payment * |
|--------------------|-------------------|-----------------------------------|---------------------|---------|---------------------|-------------------------------|-----------------|---------------------|
|--------------------|-------------------|-----------------------------------|---------------------|---------|---------------------|-------------------------------|-----------------|---------------------|

| | | | | | |
|--------------|----------------------------|--------------------|--------------------------|--------|----------------------------------|
| | Whom Acquired | a Gift? | | | |
| Common Stock | 07/19/1972 Founders Shares | Issuer | <input type="checkbox"/> | 100000 | 07/19/1972 For services rendered |

* If the securities were purchased and full payment therefor was not made in cash at the time of purchase, explain in the table or in a note thereto the nature of the consideration given. If the consideration consisted of any note or other obligation, or if payment was made in installments describe the arrangement and state when the note or other obligation was discharged in full or the last installment paid.

Furnish the following information as to all securities of the issuer sold during the past 3 months by the person for whose account the securities are to be sold.

144: Securities Sold During The Past 3 Months

| Name and Address of Seller | Title of Securities Sold | Date of Sale | Amount of Securities Sold | Gross Proceeds |
|--|--------------------------|--------------|---------------------------|----------------|
| Donald A. Foss Remainder Trust FBO Jordon Joseph Davis-Foss and Descendants dtd 09/03/2009 25505 W. Twelve Mile Road Southfield MI 48034 | Common Stock | 04/17/2026 | 10000 | 243103 |
| Donald A. Foss Remainder Trust FBO Samantha D. Foss and Descendants dtd 05/20/2010 25505 W. Twelve Mile Road Southfield MI 48034 | Common Stock | 04/17/2026 | 10000 | 243103 |
| Jill Foss Watson Living Trust C/O UBS Financial Services Inc. 1000 Harbour Blvd, 3rd Floor Weekhawken NJ 07086 | Common Stock | 04/21/2026 | 9450 | 5086557 |
| Marital Trust U/A Donald A. Foss Trust January 16, 1981 101 W 14 Mile Road Madison Heights MI 48071 | Common Stock | 05/07/2026 | 32300 | 16513923 |

144: Remarks and Signature

Remarks This Form 144 reflects the intention to write 100,000 OTC call options with European expiration dates by the Marital Trust U/A Donald A. Foss Trust January 16, 1981. These shares are subject to a derivative contract being executed in accordance with the Goldman Sachs & Co. LLC., SEC No-Action Letter (avail 12/20/99) and the Bank of America, N.A., Merrill Lynch, Pierce, Fenner & Smith Inc., SEC No-Action Letter (avail 12/1/11). Any initial hedging activity in connection with the Transaction will be conducted by the Broker. Table II Line 4 Footnotes (1)Based on a weighted average price of \$538.26 (2)Sales occurred between 04/13/26 and 05/07/26

Date of Notice 05/08/2026

ATTENTION:

The person for whose account the securities to which this notice relates are to be sold hereby represents by signing this notice that he does not know any material adverse information in regard to the current and prospective operations of the Issuer of the securities to be sold which has not been publicly disclosed. If such person has adopted a written trading plan or given trading instructions to satisfy Rule 10b5-1 under the Exchange Act, by signing the form and indicating the date that the plan was adopted or the instruction given, that person makes such representation as of the plan adoption or instruction date.

Signature Goldman Sachs & Co. LLC on behalf of Allan V. Apple

ATTENTION: Intentional misstatements or omission of facts constitute Federal Criminal Violations (See 18 U.S.C. 1001)