

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 0002137517  
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 Corp  
SEC File Number 000-20202  
Address of Issuer 25505 West Twelve Mile Road  
Southfield  
MICHIGAN  
48034  
Phone 2483532700  
Name of Person for Whose Account the Securities are To Be Sold Jill Foss Watson 2014 Children's Trust FBO Duncan Todd  
Watson

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 Member of immediate family of any of the foregoing

## 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                                      | UBS Financial Services<br>Inc<br>1000 Harbor Blvd<br>3rd Floor<br>Weehawken NJ 07086 | 10000                                      | 6250000                | 10460071                                    | 06/29/2026               | NASDAQ                       |

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 | Date you | Nature of | Name of | Is | Date | Amount of | Date of | Nature of |
|--------------|----------|-----------|---------|----|------|-----------|---------|-----------|
|--------------|----------|-----------|---------|----|------|-----------|---------|-----------|

| Class  | Acquired   | Acquisition Transaction | Person from Whom Acquired | this a Gift?             | Donor Acquired | Securities Acquired | Payment    | Payment *      |
|--------|------------|-------------------------|---------------------------|--------------------------|----------------|---------------------|------------|----------------|
| Common | 05/01/2016 | GRAT Remainder          | Founder's Shares          | <input type="checkbox"/> |                | 10000               | 05/01/2016 | GRAT Remainder |

\* 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<br>Jordon Joseph Davis-Foss<br>25505 W Twelve Mile Road<br>Southfield MI 48034 | Common                   | 04/17/2026   | 10000                     | 243103         |
| Donald A Foss Remainder Trust FBO<br>Samantha D Foss<br>25505 W Twelve Mile Road<br>Southfield MI 48034          | Common                   | 04/17/2026   | 10000                     | 243103         |
| Jill Foss Watson Living Trust<br>C/o UBS Financial Services<br>1000 Harbour Blvd 3rd Fl<br>Weehawken NJ 07086    | Common                   | 04/21/2026   | 9450                      | 5086557        |

## 144: Remarks and Signature

Remarks Sales by Seller, Jill Foss Watson 2014 Children's Trust FBO Duncan Todd Watson, Todd Watson Trustee, should be aggregated with the sales of 10,000 shares by Jill Foss Watson as Trustee of the Jill Foss Watson Living Trust, 20,000 shares by Todd Watson as Trustee of the Jill Foss Watson Irrevocable Trust and 10,000 shares by Todd Watson as Trustee of the Jill Foss Watson 2014 Children's Trust FBO Gwyneth Ellen Watson. The Trusts are filing separate Forms 144 for aggregate sales up to 50,000 shares. Todd Watson is Trustee and spouse of Jill Foss Watson who is a 10% Holder of CACC.

Date of Notice 06/29/2026

### 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 /s/Mijo Suric, for UBS Financial Services Inc, as attorney-in-fact for Jill Foss Watson 2014 Children's Trust FBO  
Duncan Todd Watson

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