

FOSS DONALD A  
Form 5  
January 09, 2013

**FORM 5**

**UNITED STATES SECURITIES AND EXCHANGE COMMISSION  
Washington, D.C. 20549**

OMB APPROVAL

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Form 3 Holdings Reported Form 4 Transactions Reported

**ANNUAL STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES**

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility Holding Company Act of 1935 or Section 30(h) of the Investment Company Act of 1940

1. Name and Address of Reporting Person \*  
FOSS DONALD A

2. Issuer Name and Ticker or Trading Symbol  
CREDIT ACCEPTANCE CORP  
[CACC]

5. Relationship of Reporting Person(s) to Issuer

(Check all applicable)

(Last) (First) (Middle)

3. Statement for Issuer's Fiscal Year Ended (Month/Day/Year)  
12/31/2012

Director  10% Owner  
 Officer (give title below)  Other (specify below)  
Chairman

25505 WEST TWELVE MILE ROAD

(Street)

4. If Amendment, Date Original Filed(Month/Day/Year)

6. Individual or Joint/Group Reporting

(check applicable line)

SOUTHFIELD, MI 48034

Form Filed by One Reporting Person  
 Form Filed by More than One Reporting Person

(City) (State) (Zip)

**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 at end of Issuer's Fiscal Year (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)
Common Stock	07/18/2012	Â	S4	20 D \$ 98.7	20,592 <sup>(1)</sup>	I	By limited liability company <sup>(1)</sup>
Common Stock	07/18/2012	Â	S4	3,068 D \$ 98.6	17,524 <sup>(1)</sup>	I	By limited liability company <sup>(1)</sup>

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Common Stock	07/27/2012	Â	S4	80	D	\$ 96.03	17,444 <sup>(1)</sup>	I	By limited liability company <sup>(1)</sup>
Common Stock	07/27/2012	Â	S4	4,920	D	\$ 96	12,524 <sup>(1)</sup>	I	By limited liability company <sup>(1)</sup>
Common Stock	07/27/2012	Â	S4	6,912	D	\$ 95	5,612 <sup>(1)</sup>	I	By limited liability company <sup>(1)</sup>
Common Stock	07/30/2012	Â	S4	5,612	D	\$ 97.25	0 <sup>(1)</sup>	I	By limited liability company <sup>(1)</sup>
Common Stock	Â	Â	Â	Â	Â	Â	2,878,752 <sup>(2)</sup>	I	By ex-wife's trust <sup>(2)</sup>
Common Stock	Â	Â	Â	Â	Â	Â	3,848,898 <sup>(3)</sup>	I	By daughter's trusts <sup>(3)</sup>

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

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**Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned**  
(e.g., puts, calls, warrants, options, convertible securities)

1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transaction Code (Instr. 8)	5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)	6. Date Exercisable and Expiration Date (Month/Day/Year)	7. Title and Amount of Underlying Securities (Instr. 3 and 4)	8. Price of Derivative Security (Instr. 5)	9. of D Se B O E Is Fi (I
					(A) (D)	Date Exercisable Expiration Date	Title Amount or Number of Shares		

## Reporting Owners

Reporting Owner Name / Address

Relationships

Reporting Owners

