

SECURITIES AND EXCHANGE COMMISSION

FORM 4

Statement of changes in beneficial ownership of securities

Filing Date: **2013-01-15** | Period of Report: **2013-01-15**
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REPORTING OWNER

FOSS DONALD A

CIK: **901185**

Type: **4** | Act: **34** | File No.: **000-20202** | Film No.: **13531169**

Mailing Address

25505 WEST TWELVE MILE
ROAD
SUITE 3000
SOUTHFIELD MI 48034-8339

ISSUER

CREDIT ACCEPTANCE CORP

CIK: **885550** | IRS No.: **381999511** | State of Incorporation: **MI** | Fiscal Year End: **1231**

SIC: **6141** Personal credit institutions

Mailing Address

25505 WEST TWELVE MILE
ROAD
SOUTHFIELD MI 48034-8334

Business Address

25505 WEST TWELVE MILE
ROAD
SOUTHFIELD MI 48034-8334
2483532700

FORM 4

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

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

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, 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) <input checked="" type="checkbox"/> Director <input checked="" type="checkbox"/> 10% Owner <input checked="" type="checkbox"/> Officer (give title below) <input type="checkbox"/> Other (specify below) Chairman		
(Last)	(First)	(Middle)	3. Date of Earliest Transaction (Month/Day/Year) 01/15/2013			6. Individual or Joint/Group Filing (Check applicable line) <input checked="" type="checkbox"/> Form Filed by One Reporting Person <input type="checkbox"/> Form Filed by More than One Reporting Person		
25505 WEST TWELVE MILE ROAD			4. If Amendment, Date Original Filed(Month/Day/Year)					
(Street) SOUTHFIELD, MI 48034								
(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 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	01/15/2013		G	V	325,709 ⁽¹⁾	A	\$ 0	4,739,564	D	
Common Stock								2,878,752 ⁽²⁾	I	By ex-wife's trust ⁽²⁾
Common Stock								3,848,898 ⁽³⁾	I	By daughter's trusts ⁽³⁾

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 Securities Underlying Derivative Security (Instr. 3 and 4)	8. Price of Derivative Security (Instr. 5)	9. Number of Derivative Securities Beneficially Owned Following Reported Transaction(s) (Instr. 4)	10. Ownership Form of Derivative Security: Direct (D) or Indirect (I) (Instr. 4)	11. Nature of Indirect Beneficial Ownership (Instr. 4)
				Code	V		Date Exercisable	Expiration Date					

Explanation of Responses:

1. On January 14, 2011 and February 18, 2011, the reporting person contributed shares of Credit Acceptance common stock to a grantor retained annuity trust for the benefit of himself as annuitant and his child as reminderman. On January 15, 2013, 325,709 shares of Credit Acceptance common stock were transferred from such trust to Mr. Foss in satisfaction of such trust's 2013 annuity obligation.
2. Shares are owned of record by Karol A. Foss, as Trustee of the Karol A. Foss Revocable Trust Under Agreement dated January 16, 1981, as amended and restated on January 26, 1984, June 28, 1990, December 10, 1997 and April 1, 2005. Pursuant to an agreement dated December 6, 2001 (which expires December 6, 2013), Mr. Foss has sole voting power and dispositive power over such shares but Ms. Foss and her Trusts have the right to receive any dividends on and any proceeds from the sale of such shares. Mr. Foss disclaims beneficial ownership of these shares except to the extent of his pecuniary interest therein.
3. Shares are owned of record by Jill Foss Watson, as Trustee of the Jill Foss Watson Trust Under Agreement dated March 28, 2007 and the Karol A. Foss Irrevocable Grandchildren's Trust dated December 22, 2008. Pursuant to an agreement dated December 6, 2001 (which expires on December 6, 2013), Mr. Foss has sole voting power and dispositive power over such shares but Ms. Foss Watson and her Trusts have the right to receive any dividends on and any proceeds from the sale of such shares. Mr. Foss disclaims beneficial ownership of these shares except to the extent of his pecuniary interest therein.

Signatures

/s/ Donald A. Foss

** Signature of Reporting Person

01/15/2013

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.