

SECURITIES AND EXCHANGE COMMISSION

FORM 5

Annual statement of changes in beneficial ownership of securities

Filing Date: **2013-01-09** | Period of Report: **2012-12-31**
SEC Accession No. [0001209191-13-002681](#)

([HTML Version](#) on [secdatabase.com](#))

REPORTING OWNER

FOSS DONALD A

CIK:**901185**

Type: **5** | Act: **34** | File No.: **000-20202** | Film No.: **13520667**

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 5

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

Form 3 Holdings Reported

Form 4 Transactions Reported

**UNITED STATES SECURITIES AND
EXCHANGE COMMISSION**

Washington, D.C. 20549

OMB APPROVAL

OMB Number: 3235-0362
Expires: 02/28/2011
Estimated average burden
hours per response 1.0

**ANNUAL 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. Statement for Issuer's Fiscal Year Ended (Month/Day/Year) 12/31/2012			6. Individual or Joint/Group Reporting (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 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)
				Amount	(A) or (D)	Price			
Common Stock	12/26/2012		<u>G</u>	35,504 ⁽¹⁾	A	\$ 0	4,413,855	D	
Common Stock	06/05/2012		<u>S4</u>	2,000	D	\$81	81,166 ⁽²⁾	I	By limited liability company ⁽²⁾
Common Stock	06/06/2012		<u>S4</u>	569	D	\$85	80,597 ⁽²⁾	I	By limited liability company ⁽²⁾
Common Stock	06/06/2012		<u>S4</u>	2,000	D	\$83.75	78,597 ⁽²⁾	I	By limited liability company ⁽²⁾
Common Stock	06/07/2012		<u>S4</u>	1,431	D	\$85.6	77,166 ⁽²⁾	I	By limited liability company ⁽²⁾
Common Stock	06/11/2012		<u>S4</u>	800	D	\$85.2	76,366 ⁽²⁾	I	By limited liability company ⁽²⁾
Common Stock	06/12/2012		<u>S4</u>	2,000	D	\$85.5	74,366 ⁽²⁾	I	By limited liability company ⁽²⁾

Common Stock	06/12/2012		<u>S</u> 4	2,000	D	\$84.85	72,366 ⁽²⁾	I	By limited liability company ⁽²⁾
Common Stock	06/12/2012		<u>S</u> 4	3,200	D	\$85.2	69,166 ⁽²⁾	I	By limited liability company ⁽²⁾
Common Stock	06/14/2012		<u>S</u> 4	6	D	\$85.66	69,160 ⁽²⁾	I	By limited liability company ⁽²⁾
Common Stock	06/14/2012		<u>S</u> 4	6	D	\$85.69	69,154 ⁽²⁾	I	By limited liability company ⁽²⁾
Common Stock	06/14/2012		<u>S</u> 4	303	D	\$85.72	68,851 ⁽²⁾	I	By limited liability company ⁽²⁾
Common Stock	06/14/2012		<u>S</u> 4	2,685	D	\$85.65	66,166 ⁽²⁾	I	By limited liability company ⁽²⁾
Common Stock	06/14/2012		<u>S</u> 4	3,000	D	\$86	63,166 ⁽²⁾	I	By limited liability company ⁽²⁾
Common Stock	06/15/2012		<u>S</u> 4	3,000	D	\$86.25	60,166 ⁽²⁾	I	By limited liability company ⁽²⁾
Common Stock	06/18/2012		<u>S</u> 4	3,000	D	\$86	57,166 ⁽²⁾	I	By limited liability company ⁽²⁾
Common Stock	06/18/2012		<u>S</u> 4	3,000	D	\$85.5	54,166 ⁽²⁾	I	By limited liability company ⁽²⁾
Common Stock	06/19/2012		<u>S</u> 4	100	D	\$86.02	54,066 ⁽²⁾	I	By limited liability company ⁽²⁾
Common Stock	06/19/2012		<u>S</u> 4	100	D	\$86.04	53,966 ⁽²⁾	I	By limited liability company ⁽²⁾
Common Stock	06/19/2012		<u>S</u> 4	102	D	\$86.5	53,864 ⁽²⁾	I	By limited liability company ⁽²⁾
Common Stock	06/19/2012		<u>S</u> 4	108	D	\$86.01	53,756 ⁽²⁾	I	By limited liability company ⁽²⁾
Common Stock	06/19/2012		<u>S</u> 4	2,692	D	\$86	51,064 ⁽²⁾	I	By limited liability company ⁽²⁾
Common Stock	07/06/2012		<u>S</u> 4	10,452	D	\$84.45	40,612 ⁽²⁾	I	By limited liability company ⁽²⁾
Common Stock	07/13/2012		<u>S</u> 4	20	D	\$93.01	40,592 ⁽²⁾	I	By limited liability company ⁽²⁾

Common Stock	07/13/2012		\$4	3,453	D	\$95	37,139 ⁽²⁾	I	By limited liability company ⁽²⁾
Common Stock	07/13/2012		\$4	4,980	D	\$93	32,159 ⁽²⁾	I	By limited liability company ⁽²⁾
Common Stock	07/13/2012		\$4	5,000	D	\$94	27,159 ⁽²⁾	I	By limited liability company ⁽²⁾
Common Stock	07/16/2012		\$4	100	D	\$95	27,059 ⁽²⁾	I	By limited liability company ⁽²⁾
Common Stock	07/17/2012		\$4	1,447	D	\$95	25,612 ⁽²⁾	I	By limited liability company ⁽²⁾
Common Stock	07/17/2012		\$4	5,000	D	\$96	20,612 ⁽²⁾	I	By limited liability company ⁽²⁾

**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)
					(A)	(D)	Date Exercisable	Expiration Date					

Explanation of Responses:

- On December 21, 2010, the reporting person contributed shares of Credit Acceptance common stock to a grantor retained annuity trust for the benefit of himself as annuitant and the nephew of his child as remainderman. On December 26, 2012, 35,504 shares of Credit Acceptance common stock were transferred from such trust to Mr. Foss in satisfaction of such trust's 2012 annuity obligation.
- Shares are owned by a limited liability company in which Mr. Foss has a 20% interest. Mr. Foss disclaims beneficial ownership of these shares except to the extent of his pecuniary interest therein.

Remarks:

This Form 5 is 1 of 2 filed for the year ended December 31, 2012 for Mr. Foss.

Signatures

/s/ Donald A. Foss

** Signature of Reporting Person

01/09/2013

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.