

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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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

**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

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Director 10% Owner Officer Other

FOSS DONALD A
25505 WEST TWELVE MILE ROAD
SOUTHFIELD, MI 48034
X X Chairman X

Signatures

/s/ Donald A. Foss 01/09/2013

\*\*Signature of Reporting Person Date

Explanation of Responses:

- \* 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).
(1) 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.
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.
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.

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

Note: File three copies of this Form, one of which must be manually signed. If space provided is insufficient, see Instruction 6 for procedure. Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.