FOSS DONALD A

Form 5

January 09, 2013

FORM 5

OMB APPROVAL

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

OMB 3235-0362 Number:

no longer subject to Section 16. Form 4 or Form 5 obligations

may continue.

Check this box if

January 31, Expires: 2005

ANNUAL STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES

Estimated average burden hours per response...

See Instruction Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, 1(b). Form 3 Holdings Section 17(a) of the Public Utility Holding Company Act of 1935 or Section 1.0

Reported 30(h) of the Investment Company Act of 1940 Form 4

Transactions Reported

1. Name and Ad FOSS DONA		rting Person *	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	_X_ Director _X_ 10% Owner _X_ Officer (give title Other (specify below) Chairman				
25505 WEST ROAD	TWELVE	MILE		Chamhan				
(Street)			4. If Amendment, Date Original Filed(Month/Day/Year)	6. Individual or Joint/Group Reporting				

SOUTHFIELD, MIÂ 48034

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

(check applicable line)

(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	6. Ownership Form: Direct (D) or Indirect	7. Nature of Indirect Beneficial Ownership (Instr. 4)			
				Amount	(A) or (D)	Price	Fiscal Year (Instr. 3 and 4)	(I) (Instr. 4)			
Common Stock	12/26/2012	Â	G	35,504 (1)	A	\$ 0	4,413,855	D	Â		
Common Stock	06/05/2012	Â	S4	2,000	D	\$ 81	81,166 (2)	I	By limited liability company (2)		
Common Stock	06/06/2012	Â	S4	569	D	\$ 85	80,597 (2)	I	By limited liability		

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									company (2)
Common Stock	06/06/2012	Â	S4	2,000	D	\$ 83.75	78,597 <u>(2)</u>	I	By limited liability company (2)
Common Stock	06/07/2012	Â	S4	1,431	D	\$ 85.6	77,166 (2)	I	By limited liability company (2)
Common Stock	06/11/2012	Â	S4	800	D	\$ 85.2	76,366 (2)	I	By limited liability company
Common Stock	06/12/2012	Â	S4	2,000	D	\$ 85.5	74,366 (2)	I	By limited liability company (2)
Common Stock	06/12/2012	Â	S4	2,000	D	\$ 84.85	72,366 (2)	I	By limited liability company
Common Stock	06/12/2012	Â	S4	3,200	D	\$ 85.2	69,166 <u>(2)</u>	I	By limited liability company (2)
Common Stock	06/14/2012	Â	S4	6	D	\$ 85.66	69,160 (2)	I	By limited liability company (2)
Common Stock	06/14/2012	Â	S4	6	D	\$ 85.69	69,154 (2)	I	By limited liability company (2)
Common Stock	06/14/2012	Â	S4	303	D	\$ 85.72	68,851 (2)	I	By limited liability company (2)
Common Stock	06/14/2012	Â	S4	2,685	D	\$ 85.65	66,166 (2)	I	By limited liability company (2)
Common Stock	06/14/2012	Â	S4	3,000	D	\$ 86	63,166 (2)	I	By limited liability company

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									(2)
Common Stock	06/15/2012	Â	S4	3,000	D	\$ 86.25	60,166 (2)	I	By limited liability company (2)
Common Stock	06/18/2012	Â	S4	3,000	D	\$ 86	57,166 (2)	I	By limited liability company (2)
Common Stock	06/18/2012	Â	S4	3,000	D	\$ 85.5	54,166 (2)	I	By limited liability company (2)
Common Stock	06/19/2012	Â	S4	100	D	\$ 86.02	54,066 (2)	I	By limited liability company (2)
Common Stock	06/19/2012	Â	S4	100	D	\$ 86.04	53,966 (2)	I	By limited liability company (2)
Common Stock	06/19/2012	Â	S4	102	D	\$ 86.5	53,864 (2)	I	By limited liability company
Common Stock	06/19/2012	Â	S4	108	D	\$ 86.01	53,756 (2)	I	By limited liability company
Common Stock	06/19/2012	Â	S4	2,692	D	\$ 86	51,064 (2)	I	By limited liability company
Common Stock	07/06/2012	Â	S4	10,452	D	\$ 84.45	40,612 (2)	I	By limited liability company
Common Stock	07/13/2012	Â	S4	20	D	\$ 93.01	40,592 (2)	I	By limited liability company
Common Stock	07/13/2012	Â	S4	3,453	D	\$ 95	37,139 <u>(2)</u>	I	By limited liability company

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Common Stock	07/13/2012	Â	S4	4,980	D	\$ 93	32,159 (2)	I	By limited liability company (2)
Common Stock	07/13/2012	Â	S4	5,000	D	\$ 94	27,159 (2)	I	By limited liability company
Common Stock	07/16/2012	Â	S4	100	D	\$ 95	27,059 (2)	I	By limited liability company
Common Stock	07/17/2012	Â	S4	1,447	D	\$ 95	25,612 <u>(2)</u>	I	By limited liability company (2)
Common Stock	07/17/2012	Â	S4	5,000	D	\$ 96	20,612 (2)	I	By limited liability company
Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.			Persons w	SEC 2270 (9-02)					

 $\label{thm:convergence} \begin{tabular}{ll} Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned \\ (e.g., puts, calls, warrants, options, convertible securities) \end{tabular}$

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Other

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1. Title of	2.	3. Transaction Date	3A. Deemed	4.	5.	6. Date Exerc	cisable and	7. Title	e and	8. Price of
Derivative	Conversion	(Month/Day/Year)	Execution Date, if	Transaction	Number	Expiration D	ate	Amou	nt of	Derivative
Security	or Exercise		any	Code	of	(Month/Day/	Year)	Under	lying	Security
(Instr. 3)	Price of		(Month/Day/Year)	(Instr. 8)	Derivative	e		Securi	ties	(Instr. 5)
	Derivative				Securities			(Instr.	3 and 4)	
	Security				Acquired					
					(A) or					
					Disposed					
					of (D)					
					(Instr. 3,					
					4, and 5)					
									Amount	
									or	
						Date	Expiration		Number	
						Exercisable	Date		of	
					(A) (D)				Shares	
					(A) (D)				Shares	

Reporting Owners

Reporting Owner Name / Address

Director 10% Owner Officer

Reporting Owners 4

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

Signatures

/s/ Donald A. 01/09/2013

**Signature of Date

Reporting Person

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).
- On December 21, 2010, the reporting person contributed shares of Credit Acceptance common stock to a grantor retained annuity trust for (1) 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.
- (2) 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.

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Remarks:

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

Signatures 5