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BUSK DOUC	JLAS W										
Form 4											
February 03, 2	2012										
FORM 4 UNITED STATES SECURITIES AND EXCHANCE COMMISSION								OMB APPROVAL			
Check this box								OMB Number:	3235-0287		
if no longer subject to Section 16. Form 4 or Form 5 Filed pursuant to Section 1				SECUR	ITIES				Expires: Estimated a burden hou response	irs per	
obligation: may contin <i>See</i> Instruct 1(b).	nue. Section		Public Ut of the Inv	•	•	- •		f 1935 or Sectio 40	'n		
(Print or Type Ro	esponses)										
BUSK DOUGLAS W Sy			Symbol	2. Issuer Name and Ticker or Trading Symbol CREDIT ACCEPTANCE CORP				5. Relationship of Reporting Person(s) to Issuer (Check all applicable)			
[CAG				.CC]				(check an appreable)			
(Last) (First) (Middle) 3. Date of (Month/Da 25505 WEST TWELVE MILE 02/01/20 ROAD				-				Director 10% Owner X Officer (give title Other (specify below) below) Sr. Vice President & Treasurer			
Rond	(Cture et)		4 16 4	1 · D ·	0				·	(61)	
Filed(Mont				mendment, Date Original /Ionth/Day/Year)				 6. Individual or Joint/Group Filing(Check Applicable Line) _X_ Form filed by One Reporting Person Form filed by More than One Reporting 			
SOUTHFIEL	LD, MI 48034	ŀ						Person		eporting	
(City)	(State)	(Zip)	Table	e I - Non-Do	erivative S	ecuri	ties Ac	quired, Disposed o	f, or Beneficial	lly Owned	
1.Title of Security (Instr. 3)	2. Transaction (Month/Day/Y	ear) Executio any		3. Transactic Code (Instr. 8) Code V	4. Securit onAcquired Disposed (Instr. 3,	ties (A) o of (D	r)	5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	-	
Common Stock	02/01/2012			A	4,000 (1)	A	\$ 0	19,691 <u>(2)</u>	D		

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

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 control number.

 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. Transact Code (Instr. 8)	5. iorNumber of Derivativ Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)	3	Date	Amou Unde Secur	le and unt of rlying ities . 3 and 4)	8. Price of Derivative Security (Instr. 5)	9. Nu Deriv Secu Bene Owno Follo Repo Trans (Instr
				Code N	7 (A) (D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares		

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Reporting Owners

Reporting Owner Name / Address	Relationships							
	Director	10% Owner	Officer	Other				
BUSK DOUGLAS W 25505 WEST TWELVE MILE ROAD SOUTHFIELD, MI 48034			Sr. Vice President & Treasurer					
Signatures								

/s/ Douglas W. 02/03/2012 Busk

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).

Represents the vesting of performance-based restricted stock units granted under the Company's Incentive Compensation Plan. Each (1) restricted stock unit represents and has a value equal to one share of common stock of Credit Acceptance Corporation. Shares will be distributed to Mr. Busk on February 22, 2016.

Includes 12,000 restricted stock units that have vested under the Company's Incentive Compensation Plan. Also includes 1,284 shares of (2)unvested time-based restricted stock under the Company's Incentive Compensation Plan.

Note: File three copies of this Form, one of which must be manually signed. If space 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.