

MARRACCINO FRANK L  
 Form 4  
 January 14, 2005

**FORM 4**

**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).

**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

(Print or Type Responses)

1. Name and Address of Reporting Person \*  
 MARRACCINO FRANK L

2. Issuer Name and Ticker or Trading Symbol  
 ONYX ACCEPTANCE CORP  
 [ONYX]

5. Relationship of Reporting Person(s) to Issuer

(Check all applicable)

(Last) (First) (Middle)  
 27051 TOWNE CENTRE DRIVE  
 (Street)

3. Date of Earliest Transaction (Month/Day/Year)  
 01/11/2005

\_\_\_\_ Director \_\_\_\_\_ 10% Owner  
 Officer (give title below) \_\_\_\_\_ Other (specify below)  
 Executive Vice President

FOOTHILLS RANCH, CA 92610

4. If Amendment, Date Original Filed(Month/Day/Year)

6. Individual or Joint/Group Filing(Check Applicable Line)  
 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 Following Reported Transaction(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Ownership (Instr. 4)
			Code	V	Amount	(A) or (D)	Price
Common Stock	01/11/2005		X <sup>(2)</sup>		30,251	A	\$ 5.75 68,083
Common Stock	01/11/2005		X <sup>(2)</sup>		10,689	A	\$ 5.75 78,952
Common Stock	01/11/2005		X <sup>(2)</sup>		23,576	A	\$ 5.75 102,528
Common Stock	01/11/2005		X <sup>(2)</sup>		6,907	A	\$ 5.5 109,435
Common Stock	01/11/2005		X <sup>(2)</sup>		5,000	A	\$ 11.75 114,435

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Common Stock	01/11/2005	X <sup>(2)</sup>	6,459	A	\$ 2.7	120,894	D	
Common Stock	01/11/2005	X <sup>(2)</sup>	5,209	A	\$ 3.66	126,103	D	
Common Stock	01/11/2005	X <sup>(2)</sup>	3,437	A	\$ 3.5	129,540	D	
Common Stock	01/11/2005	X <sup>(2)</sup>	459	A	\$ 3.5	129,999	D	
Common Stock	01/11/2005	X <sup>(2)</sup>	697	A	\$ 5.5	130,696	D	
Common Stock	01/11/2005	X <sup>(2)</sup>	4,373	A	\$ 5.75	135,069	D	
Common Stock	01/11/2005	X <sup>(2)</sup>	1,424	A	\$ 5.75	136,493	D	
Common Stock	01/11/2005	X <sup>(2)</sup>	9,132	A	\$ 5.75	145,625	D	
Common Stock	01/11/2005	X <sup>(2)</sup>	14,750	A	\$ 5.75	160,375	D	
Common Stock	01/11/2005	D <sup>(1)</sup>	160,375	D	\$ 28	0	D	
Common Stock	01/11/2005	D <sup>(1)</sup>	8,144	D	\$ 28	0	I	By Managed Account (401(k) Plan)

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

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(9-02)

**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)	Amount or Number of Shares
				Code	V (A) (D)	Date Exercisable	Expiration Date	Title

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Stock Options (right to purchase)	\$ 5.75	01/11/2005	X <sup>(2)</sup>	30,251	<sup>(2)</sup>	01/02/2008	Common Stock	30,251
Stock Options (right to purchase)	\$ 5.75	01/11/2005	X <sup>(2)</sup>	10,869	<sup>(2)</sup>	10/27/2008	Common Stock	10,869
Stock Options (right to purchase)	\$ 5.75	01/11/2005	X <sup>(2)</sup>	23,576	<sup>(2)</sup>	10/27/2008	Common Stock	23,576
Stock Options (right to purchase)	\$ 5.5	01/11/2005	X <sup>(2)</sup>	6,907	<sup>(2)</sup>	02/23/2009	Common Stock	6,907
Stock Options (right to purchase)	\$ 11.75	01/11/2005	X <sup>(2)</sup>	5,000	<sup>(2)</sup>	01/02/2014	Common Stock	5,000
Stock Options (right to purchase)	\$ 2.7	01/11/2005	X <sup>(2)</sup>	6,459	<sup>(2)</sup>	02/03/2013	Common Stock	6,459
Stock Options (right to purchase)	\$ 3.66	01/11/2005	X <sup>(2)</sup>	5,209	<sup>(2)</sup>	05/23/2011	Common Stock	5,209
Stock Options (right to purchase)	\$ 3.5	01/11/2005	X <sup>(2)</sup>	3,437	<sup>(2)</sup>	09/22/2010	Common Stock	3,437
Stock Options (right to purchase)	\$ 3.5	01/11/2005	X <sup>(2)</sup>	459	<sup>(2)</sup>	09/22/2010	Common Stock	459
Stock Options (right to purchase)	\$ 5.5	01/11/2005	X <sup>(2)</sup>	697	<sup>(2)</sup>	02/23/2009	Common Stock	697
Stock Options (right to purchase)	\$ 5.75	01/11/2005	X <sup>(2)</sup>	4,373	<sup>(2)</sup>	10/27/2008	Common Stock	4,373
	\$ 5.75	01/11/2005	X <sup>(2)</sup>	1,424	<sup>(2)</sup>	10/27/2008		1,424

Stock Options (right to purchase)								Common Stock	
Stock Options (right to purchase)	\$ 5.75	01/11/2005	X <sup>(2)</sup>	9,132	<sup>(2)</sup>	10/27/2008		Common Stock	9,132
Stock Options (right to purchase)	\$ 5.75	01/11/2005	X <sup>(2)</sup>	14,750	<sup>(2)</sup>	01/02/2008		Common Stock	14,750

## Reporting Owners

### Reporting Owner Name / Address

### Relationships

Director    10% Owner    Officer    Other

MARRACCINO FRANK L  
27051 TOWNE CENTRE DRIVE  
FOOTHILLS RANCH, CA 92610

Executive Vice President

## Signatures

FRANK L. MARRACCINO by DON P. DUFFY,  
ATTORNEY-IN-FACT

01/13/2005

\_\_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).

The shares of common stock were disposed of pursuant to the Agreement and Plan of Merger by and among Capital One Auto Finance, Inc., Foothill Services Corporation and Onyx Acceptance Corporation, dated as of September 20, 2004, in exchange for cash equal to \$28.00 per share.

The options, to the extent not already vested, were deemed vested and exercisable immediately prior to the effectiveness of the merger of Foothill Services Corporation with and into Onyx Acceptance Corporation (the "Effective Time"). The options were deemed exercised immediately prior to the Effective Time.

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, see Instruction 6 for procedure.

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