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CREDIT ACCEPTANCE CORP Form 8-K October 29, 2009

# UNITED STATES SECURITIES AND EXCHANGE COMMISSION WASHINGTON, D.C. 20549 FORM 8-K CURRENT REPORT

Pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934
Date of Report (Date of Earliest Event Reported): October 29, 2009
CREDIT ACCEPTANCE CORPORATION

(Exact name of registrant as specified in its charter)

Michigan 000-20202 38-1999511

(State or other jurisdiction (Commission (I.R.S. Employer of incorporation) File Number) Identification No.)

25505 West Twelve Mile Road

Southfield, Michigan 48034-8339

(Address of principal executive offices) (Zip Code)

Registrant s telephone number, including area code: 248-353-2700 Not Applicable

Former name or former address, if changed since last report

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

- o Written communication pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- o Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- o Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- o Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

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## Item 2.02. Results of Operations and Financial Condition.

On October 29, 2009, Credit Acceptance Corporation (the Company), issued a press release announcing its financial results for the three and nine months ended September 30, 2009. The press release is attached as Exhibit 99.1 to this Form 8-K and incorporated herein by reference.

## Item 9.01 Financial Statements and Exhibits.

- (d) Exhibits.
- 99.1 Press Release dated October 29, 2009.

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#### **SIGNATURES**

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

#### CREDIT ACCEPTANCE CORPORATION

By: /s/ Kenneth S. Booth Kenneth S. Booth Chief Financial Officer October 29, 2009