

CREDIT ACCEPTANCE CORP  
Form 8-K  
June 20, 2016

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): June 15, 2016

CREDIT ACCEPTANCE CORPORATION  
(Exact name of registrant as specified in its charter)

Michigan 000-20202 38-1999511  
(State or other jurisdiction of incorporation) (Commission File Number) (I.R.S. Employer 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:

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



Item 1.01 Entry into a Material Definitive Agreement.

The information set forth below under Item 2.03 is hereby incorporated by reference into this Item 1.01.

Item 2.03 Creation of a Direct Financial Obligation or an Obligation under an Off-Balance Sheet Arrangement of a Registrant.

On June 15, 2016, Credit Acceptance Corporation (referred to as the “Company”, “Credit Acceptance”, “we”, “our”, or “us”) executed the Second Amendment to Sixth Amended and Restated Credit Agreement (“Credit Amendment”) dated as of June 15, 2016, among the Company, the other banks which are parties thereto from time to time (collectively, the “Banks”), and Comerica Bank as Administrative Agent and Collateral Agent for the Banks. The Credit Amendment extended the maturity of the facility from June 22, 2018 to June 22, 2019. There were no other material changes to the terms of the facility.

As of June 15, 2016, we did not have a balance outstanding under the revolving secured line of credit facility.

Item 8.01 Other Events.

On June 15, 2016, we issued a press release announcing the execution of the Credit Amendment. 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.

4.76 Second Amendment to Sixth Amended and Restated Credit Agreement dated as of June 15, 2016 among the Company, the Banks which are parties thereto from time to time, and Comerica Bank as Administrative Agent and Collateral Agent for the Banks.

99.1 Press Release dated June 15, 2016

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

Date: June 20, 2016 By: /s/ Douglas W. Busk  
Douglas W. Busk  
Senior Vice President and Treasurer

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EXHIBIT INDEX

| Exhibit<br>No. | Description   |
|----------------|---|
| 4.76           | Second Amendment to Sixth Amended and Restated Credit Agreement dated as of June 15, 2016 among the Company, the Banks which are parties thereto from time to time, and Comerica Bank as Administrative Agent and Collateral Agent for the Banks. |
| 99.1           | Press Release dated June 15, 2016   |