



We Believe . . .  
Everyone **Deserves** a  
Second Chance!



### Changing Lives Since 1972

Credit Acceptance is a proven industry leader, and has been copied by many. The difference between Credit Acceptance and others trying to emulate our business model is our **experience** and our **commitment to helping deserving consumers receive a fresh start.**

Credit Acceptance was founded in 1972 by Don Foss, one of the world's largest independent used car dealers in the 1970's and 1980's. Credit Acceptance is an indirect auto finance company, working with car dealers nationwide to enable them to sell cars to consumers on credit regardless of their credit history. Without our product, consumers may be unable to purchase a vehicle, may purchase an unreliable one, or may not have the opportunity to improve their credit score.

Milestones Founder Our People Community Social Media

- 1967** Don Foss opened his first car lot in Detroit, MI.
- 1972** Credit Acceptance founded in Southfield, MI.
- 1992** Initial Public Offering celebrated (NASDAQ: CACC).
- 1999** Opened Servicing Center in Henderson, NV.
- 2001** Launched Credit Approval Processing System (CAPS®).
- 2007** Opened West Coast Training Center in Henderson, NV.
- 2008** Opened Southfield Servicing Center, MI.

**Current** Continually improving and changing lives.