



Environmental Policy

1. Overview. At Credit Acceptance Corporation, our motto is “We change lives.” We do this by bringing real value that creates positive changes to the lives of many people. In delivering our mission, we recognize the rapidly changing global risks posed by environmental and social impacts, particularly climate change, and our impact on the environment. Our environmental efforts are rooted in our sense of accountability for our actions, both to our direct stakeholders and society as a whole. Credit Acceptance believes that identifying, anticipating, disclosing, and taking action to improve the environmental sustainability of our business will help us to continue building a resilient and diverse company that “changes lives.” To achieve our goals, we engage our team members and service providers in our environmental efforts.
2. Scope. The Credit Acceptance activities that carry the greatest potential impact on the environment include the management of our office space, the consumables we procure to support our employees, and business travel.
3. Our Commitments. To ensure that Credit Acceptance continues to deliver shared value to our stakeholders, and remains financially resilient in the face of climate change, Credit Acceptance is committed to:
 - a. *Compliance*: Complying with applicable environmental laws and regulations.
 - b. *Increased Efficiencies*: Continuing improvements to our facilities to increase overall efficiencies, provide greater comfort, and reduce energy use while working toward green building certification standards.
 - c. *Improved Sustainability*: Promoting waste minimization and smart recycling processes; incentivizing and encouraging behavioral changes such as reduced printing and promoting a hybrid office environment where team members can work from home instead of commuting.
 - d. *Disclosures*: Disclosing meaningful environmental and climate related impacts on the business and mitigation measures.
4. Governance. The Credit Acceptance Corporation Board of Directors (the “Board”) is ultimately responsible for this Policy. The Board recognizes that to incorporate the relevance of climate-related and environmental risks into the business of Credit Acceptance, adequate human resources will be required. In this regard, the Board has mandated the Chief Treasury Officer with overseeing specific sustainability matters relating to this Environmental Policy. Additionally, the Compliance Committee will continue to monitor emerging environmental legislation and regulations that impact Credit Acceptance.