

SECURITIES AND EXCHANGE COMMISSION

FORM 424B3

Prospectus filed pursuant to Rule 424(b)(3)

Filing Date: **1996-02-08**
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FILER

FORD MOTOR CREDIT CO

CIK: **38009** | IRS No.: **381612444** | State of Incorporation: **DE** | Fiscal Year End: **1231**
Type: **424B3** | Act: **33** | File No.: **033-55945** | Film No.: **96512953**
SIC: **6141** Personal credit institutions

Mailing Address
*PO BOX 6044
THE AMERICAN ROAD
DEARBORN MI 48121*

Business Address
*THE AMERICAN RD
PO BOX 6044
DEARBORN MI 48121
3133223000*

PROSPECTUS and
PROSPECTUS SUPPLEMENT, each
Dated October 10, 1995

Pricing Supplement No. 74
Effective at 1:00 P.M.
February 7, 1996

U.S. \$4,000,000,000

Rule 424 (b) (3)
Registration
Statement No.
33-55945

FORD MOTOR CREDIT COMPANY

MEDIUM-TERM NOTES

Due from 9 Months to 30 Years from Date of Issue

Interest payable each March 15 and September 15 and at Maturity

| Range of Maturities ----- | Interest Rate Per Annum ----- |
|--|-------------------------------------|
| More than 9 months to less than 1 year | 2.55% |
| 1 year to less than 18 months..... | 3.00 |
| 18 months to less than 2 years..... | 3.05 |
| 2 years to less than 3 years..... | 5.10 |
| 3 years to less than 4 years..... | 5.30 |
| 4 years to less than 5 years..... | 5.60 |
| 5 years to less than 6 years..... | 5.76 |
| 6 years to less than 7 years..... | 5.90 |
| 7 years to less than 8 years..... | 6.00 |
| 8 years to less than 9 years..... | 6.15 |
| 9 years to less than 10 years..... | 6.25 |
| 10 years to less than 15 years..... | 6.30 |
| 15 years to less than 20 years..... | NA |
| 20 years to less than 25 years..... | NA |
| 25 years to less than 30 years..... | NA |
| 30 years..... | NA |

The interest rates on the Medium-Term Notes may be changed by Ford Motor Credit Company from time to time, but any such change will not affect the interest rate on any Medium-Term Note ordered prior to the effective time of the change.

GOLDMAN, SACHS & CO.

MERRILL LYNCH & CO.

DAIWA SECURITIES AMERICA INC.

NOMURA SECURITIES INTERNATIONAL, INC.