

SECURITIES AND EXCHANGE COMMISSION

FORM 424B3

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

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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.: **033-51075** | Film No.: **94501088**
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*

Pricing Supplement No. 5 Dated January 10, 1994
(To Prospectus and Prospectus Supplement
Dated December 1, 1993)

Rule 424(b)(3)
Registration Statement
No. 33-51075

U.S.\$3,000,000,000

FORD MOTOR CREDIT COMPANY

Medium-Term Notes Due from 9 Months
to 30 Years from Date of Issue

Ford Motor Credit Company has designated \$50,000,000 aggregate principal amount of its Medium-Term Notes Due from 9 Months to 30 Years from Date of Issue having specific terms set forth below. Goldman, Sachs & Co. have agreed to purchase the Notes at a price of 99.65% of the principal amount for resale at an initial public offering price of 100% of the principal amount.

After the initial public offering, the public offering price may be changed. See the accompanying Prospectus and Prospectus Supplement for further information regarding the Notes described in the Pricing Supplement.

Issue Date: January 18, 1994

Principal Amount: \$50,000,000

Interest Rate Basis: (a) For the period from and including January 18, 1994 to but excluding April 19, 1994, LIBOR having an Index Maturity of three months as determined on January 14, 1994 plus 25 basis points; and (b) thereafter, LIBOR having an Index Maturity of three months plus 25 basis points.

Interest Reset Dates for LIBOR: The 19th day of the months of April, July, October and January during the period commencing April 19, 1994 and ending October 19, 1998.

Interest Payment Dates: The 19th day of the months of April, July, October and January during the period commencing April 19, 1994 and ending October 19, 1998, and at Stated Maturity.

Stated Maturity: January 19, 1999

Reference Agent: Chemical Bank

GOLDMAN, SACHS & CO.