

# SECURITIES AND EXCHANGE COMMISSION

## FORM 424B3

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

Filing Date: **1995-05-10**  
SEC Accession No. **0000038009-95-000123**

([HTML Version](#) on [secdatabase.com](http://secdatabase.com))

### FILER

#### **FORD MOTOR CREDIT CO**

CIK: **38009** | IRS No.: **381612444** | State of Incorporation: **DE** | Fiscal Year End: **1231**  
Type: **424B3** | Act: **33** | File No.: **033-53101** | Film No.: **95535944**  
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 May 4, 1994

Pricing Supplement No. 228  
Effective at 8:24 a.m.  
May 8, 1995

U.S. \$6,000,000,000

Rule 424 (b) (3)  
Registration  
Statement No.  
33-53101

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.....	6.45
3 years to less than 4 years.....	6.65
4 years to less than 5 years.....	6.75
5 years to less than 6 years.....	6.85
6 years to less than 7 years.....	6.95
7 years to less than 8 years.....	7.05
8 years to less than 9 years.....	7.20
9 years to less than 10 years.....	7.25
10 years to less than 15 years.....	7.30
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.