

SECURITIES AND EXCHANGE COMMISSION

FORM 424B3

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

Filing Date: **1995-07-28**
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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.: **033-53101** | Film No.: **95557009**
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. 281
Effective at 1:41 p.m.
July 27, 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
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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.....	6.05
3 years to less than 4 years.....	6.25
4 years to less than 5 years.....	6.50
5 years to less than 6 years.....	6.65
6 years to less than 7 years.....	6.75
7 years to less than 8 years.....	6.80
8 years to less than 9 years.....	6.90
9 years to less than 10 years.....	6.95
10 years to less than 15 years.....	7.00
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.