

Finance Reference Book Offered By Ford Motor Credit

DEARBORN, MI — **Financing Matters**, a reference handbook, is available free to consumers from Ford Motor Credit Company, First Nationwide Bank and its subsidiary company the First Nationwide Network.

"The 98-page reference guide was developed to provide consumers with a comprehensive resource that answers the most-often-asked questions about finance," says James W. Ford, president of the board of Ford's Financial Services Group, which include principally

Ford Motor Credit Company and First Nationwide Financial Corporation.

The easy-to-use primer covers such topics as the basic facts of financing, the pleasures and perils of credit cards, arranging a good deal on auto financing and leasing, and finding a satisfactory mortgage. It also includes a glossary describing financial and insurance terms in simple, concise language.

Financial Matters contains helpful tables and forms. These include annual-percentage-rate

tables to help computer monthly home or car payments, as well as a personal financial statement to assist in calculating assets and debts.

"The purpose of the handbook," added Mr. Ford, "is to provide consumers with objective information about finance terms and concepts so they can make sound personal and professional decisions about their use of financial products."

"The book permits consumers to determine their creditworthiness

in the privacy of their homes. For example, there are several tables that can help consumers calculate their monthly finance payments according to various interest rates and loan conditions. **Financing Matters** also contains a personal financial statement form that readers can fill in to determine what they own, what they owe and their net worth."

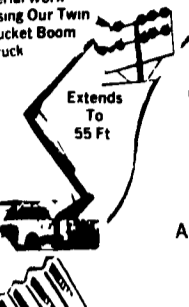
Ford Credit provides financial services to more than four million retail automotive customers and 8,000 Ford, Lincoln-Mercury, and Ford New Holland dealers in the United States and Canada. Ford

Credit also offers various insurance products and other financial services, including equipment and real estate financing and consumer loans.

First Nationwide Bank, a wholly owned subsidiary of Ford Motor Company, is the nation's sixth largest thrift institution. It has assets of \$15.5 billion and operates more than 300 branches in 12 states.

A free copy of **Financing Matters** can be obtained by writing **Financing Matters**, P.O. Box 02959, Detroit, MI 48202.

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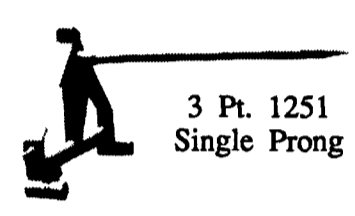
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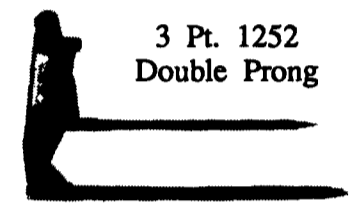
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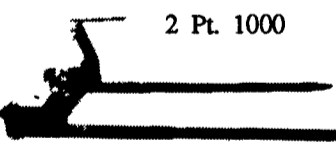
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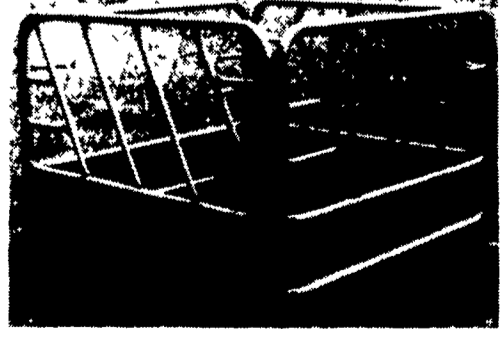
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