



Notice Regarding Delivery of Prospectuses From 1st Franklin Financial Corporation

Householding Notice

The Securities Exchange Commission ("SEC") has adopted rules that allow 1st Franklin Financial Corporation to deliver a single copy of each prospectus, prospectus supplement and Annual, Quarterly and other reports that we are required to deliver by law (together, "Reports"), to any address at which two or more 1st Franklin Financial Corporation security holders ("Investors") reside. This procedure is referred to as "householding." We are able to identify these Investors based on our records, if the records indicate that these Investors have the same last name, receive mail at the same address and appear to be members of the same family.

In an effort to reduce the number of Reports to be sent by us and received at any one address, we would like to encourage you to participate in our householding program. Unless we receive notice from you stating that you wish to continue receiving separate copies of Reports, we will begin mailing each of these Reports to only one Investor at your address. If you object to our proposed householding, or wish to cancel your participation in our householding program at any time in the future and have each Investor in your household receive individual copies of these Reports, you may write to us at the following address:

**Investment Center
1st Franklin Financial Corporation
135 East Tugalo Street, Post Office Box 880
Toccoa, Georgia, 30577**

Or you may telephone the Investment Center staff at the following:

**706-886-7571(local)
800-282-0709 (GA toll-free)
800-700-7943 (outside GA)**

You may also call one of these same numbers or write to this same address if you participate in our householding program but desire to receive a separate copy of any of these Reports at any time. If we do not receive notice from you within 60 days, householding will be applied to your address, if applicable. Again, should you wish to not participate in our householding program or stop participating in this program any time, you may contact the Investment Center, and we will begin sending copies of each of these Reports to each of the Investors sharing the same last name and the same address.

Instructions for Electronic Delivery of Prospectuses

As an alternative to receiving mailed, printed copies of Reports to Investors now or in the future, we are offering our Investors the opportunity to receive these Reports electronically via email and our website.

To take advantage of this offer, please indicate your consent by signing the attached Election for Electronic Delivery and returning it to the Investment Center. In order to be eligible to participate in this program, you must have access to a computer and the internet, and you must expect to continue to have this access in the future. By electing to participate in this program, you acknowledge and agree that you will no longer receive a printed copy of any future Report unless you specifically request one.

By electing to receive Reports electronically, you authorize 1st Franklin Financial Corporation to either (i) e-mail Reports to you directly or (ii) make them available on our web site at <http://www.1ffc.com/> and notify you via e-mail when such documents are available. If at any time we receive notice that a Report delivered by e-mail is undeliverable, we will then mail the subject Report to your address of record. Please be aware that if you consent to electronic delivery of Reports, you will be responsible for your usual telephone and internet charges (e.g., online fees) in connection with the electronic delivery of any Report.

Your consent will be effective until you revoke it. You may revoke your consent to electronic delivery at any time and at no cost to you. If you wish to revoke your consent and cancel electronic delivery of Reports at any time in the future, and desire to receive paper copies of these documents, you may write or call the Investment Center at the address or numbers listed on the front of this Notice.

Thank you for considering participation in our householding and electronic delivery programs. We appreciate the opportunity to serve your investment needs and look forward to continuing to serve you in the most efficient and professional manner possible. If you have any questions regarding this notice and consent, please contact us at one of the numbers listed above.

Online Investment Services

1st Franklin Financial Corporation's Investment Center is excited to offer you the opportunity and capability to access and review your Investments ONLINE! After furnishing the information below, you will be able to login to the website, [sign up for Online Investment Services](#), and begin to access any Investment, in which you are an owner, co-owner, custodian, trustee, and/or signer.

In addition to providing you immediate access to review your Investments at any time, certain services will also be available online. You may transfer funds between any Senior Demand Note(s), in which you are an owner, co-owner, custodian, trustee, and/or signer. You may review history on your Senior Demand Note(s), as well as see copies of checks which have cleared on your Senior Demand Note(s) with checkwriting. You may also see your other Investments, such as the Variable Rate Subordinated Debenture(s) or Commercial Paper(s). This will provide you with your interest rate, your maturity date, and the interest you have earned on those particular Investments. Now you'll be able to choose to receive your statement(s) [electronically](#), rather than wait to receive it by mail.



1st Franklin Financial

Serving Our Neighbors Since 1941

INFORMATION REQUEST FORM

Please complete the Information Request Form below and fax it to 706-886-7369 or mail it to the following address:

1st Franklin Financial Corporation
Investment Center
P. O. Box 880
Toccoa, GA 30577

When we receive the form below and update our records with the information you provide, you will receive an email from 1st Franklin Financial Corporation. Please add the email from "**1ffc Investment Center**" to your safe senders so that you are able to begin receiving the Financials and Prospectuses electronically. This email will also provide you with the link to the Online Investment Services so that you may "**SIGN UP**" and begin to review your Investments online, if you choose.

Please contact the Investment Center at 706-886-7571, 1-800-282-0709 (GA Toll-free), or 1-800-700-7943 (Other states Toll-free) between 8:30 a.m. – 5:00 p.m. (Eastern Time), Monday – Friday, with any questions or concerns you may have.

****Please print****

LEGAL NAME: _____

ADDRESS: _____

CITY: _____ STATE: _____ ZIP: _____

TAX ID # (LAST 4 DIGITS): _____ DATE OF BIRTH: _____

DRIVER'S LICENSE #: _____ STATE: _____ EXP DATE: _____

PHONE # - HOME: _____ CELL: _____

EMPLOYER, IF APPLICABLE: _____ PHONE #: _____

MOTHER'S MAIDEN NAME: _____ E-MAIL ADDRESS: _____

LIST ANY ONE ACCOUNT NUMBER: _____

(This may be any account listed on your statement that you are an Owner, Co-owner, Custodian, Trustee, or Signer.)

***I consent to receive Reports electronically as described on the "Notice Regarding Delivery of Prospectuses From 1st Franklin Financial Corporation" which was included with this form.

SIGNATURE: _____

Any Investor who is an Owner, Co-owner, Custodian, Minor under GA UTMA, Trustee, or Signer will be able to see ANY Investment(s) with his/her Social Security number. If you do not want a Co-owner or minor to have access to certain Investments, please contact the Investment Center at the phone numbers listed above.