

INVESTMENT ACH AUTHORIZATION FORM

I, _____ instruct
_____ (Payor)

to deposit funds into 1st Franklin Financial's account at Community Bank & Trust ("CBT"), a division of South Carolina Bank & Trust ("SCBT"). 1st Franklin Financial will then invest the funds on my behalf in Senior Demand Notes. Funds invested on my behalf in Senior Demand Notes will be used by 1st Franklin Financial in the manner described under the caption "Use of Proceeds" in the Senior Demand Note Prospectus. I may access the funds only by redeeming my Senior Demand Notes according to the terms of the Senior Demand Notes and any applicable Senior Demand Note Check Redemption Agreement.

I understand that I am authorizing Payor to deposit funds into 1st Franklin Financial's account at CBT. When deposited at CBT, the funds are not insured on my behalf by the Federal Deposit Insurance Corporation ("FDIC") or any other federal or state agency. I understand that my Senior Demand Notes and the funds invested in my Senior Demand Notes are not insured by the FDIC or any other federal or state agency. I understand that my Senior Demand Notes and any funds sent to 1st Franklin Financial by Payor for investment on my behalf in Senior Demand Notes are not "deposits or bank obligations" under Georgia or federal law.

I HAVE READ AND UNDERSTAND THE ABOVE PARAGRAPHS.

Signature: _____

Date: _____

Account Number: _____