



## FACTS

### WHAT DOES 1st FRANKLIN FINANCIAL CORPORATION DO WITH YOUR PERSONAL INFORMATION?

#### Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

#### What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and Your Name
- Your Address and Your Telephone Number
- Your Employer and Your Income and Financial Position

When you are *no longer* our customer, we continue to share your information as described in this notice.

#### How?

All financial companies need to share **customers'** personal information to run their everyday business. In the section below, we list the reasons financial companies can share their **customers'** personal information; the reasons 1st Franklin Financial Corporation chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does 1st Franklin Financial share?	Can you limit this sharing?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes—</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	No	N/A
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	No	N/A
<b>For our affiliates to market to you</b>	No	No
<b>For nonaffiliates to market to you</b>	No	N/A

#### Questions?

Call (800) 700-7943 or go to [www.1ffc.com](http://www.1ffc.com)

## Who we are

Who is providing this notice?

1st Franklin Financial Corporation ("1FFC")

## What we do

How does 1FFC protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

How does 1FFC collect my personal information?

We collect your personal information, for example, when you

- Make Purchase Orders or Complete a Loan Application
- Complete other Forms or Conduct Transactions with 1FFC
- Conduct Financial Transactions with 1FFC or others.

We also collect information from credit reporting agencies, public records and data collection agencies.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

## Definitions

**Affiliates**

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *These include our affiliated reinsurance carriers, Frandisco Life Insurance Company and Frandisco Property & Casualty Insurance Company*

**Nonaffiliates**

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *These are companies who perform services or functions on our behalf such as custodians and trustees, data service providers, mail service providers, and check printers.*

**Joint marketing**

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *1FFC does not share your non-public personal information with any nonaffiliated financial companies.*

## Other important information

We will not share your non-public personal information with Law Enforcement without a valid Court Order, Search Warrant, or other valid lawful requests, nor will we share your non-public personal information with parties requesting such information related to a lawsuit without your consent, a valid Court Order, or a valid Subpoena.