

**1<sup>st</sup> FRANKLIN FINANCIAL CORPORATION**

**SENIOR DEMAND NOTES**

**PERIODS OF JANUARY 20, 2022 THRU JANUARY 26, 2022  
AND  
JANUARY 27, 2022 THRU FEBRUARY 2, 2022**

**Period of January 20, 2022 Thru January 26, 2022**

<b>Daily Balance</b>	<b>\$1 to \$2,499</b>	<b>\$2,500 to \$9,999</b>	<b>\$10,000 to \$49,999</b>	<b>\$50,000 to \$99,999</b>	<b>\$100,000 &amp; over</b>
<b>Effective Yield (a)</b>	1.51%	1.51%	1.77%	2.02%	2.02%
<b>Interest Rate</b>	1.50%	1.50%	1.75%	2.00%	2.00%

**Period of January 27, 2022 Thru February 2, 2022**

<b>Daily Balance</b>	<b>\$1 to \$2,499</b>	<b>\$2,500 to \$9,999</b>	<b>\$10,000 to \$49,999</b>	<b>\$50,000 to \$99,999</b>	<b>\$100,000 &amp; over</b>
<b>Effective Yield (a)</b>	1.51%	1.51%	1.77%	2.02%	2.02%
<b>Interest Rate</b>	1.50%	1.50%	1.75%	2.00%	2.00%

(a) Compounded daily based on 365/366 day year.

This is not an offer to sell, or the solicitation of an offer to purchase these securities in any jurisdiction where such offer or solicitation is unlawful. Any offer or sale will be made only by a prospectus, which is available by visiting us at 135 East Tugalo Street, Toccoa, Georgia, by writing us at P.O. Box 880, Toccoa, Georgia 30577 or by calling us at (706) 886-7571 or (800) 282-0709 (toll-free).

We are not a bank, and investments are not bank deposits or obligations and are not insured by the FDIC, SIPC or any other federal or state agency. Investors must rely on the Company's ability to pay principal and interest on the Senior Demand Notes.

[Prospectus Supplement Dated January 20, 2022](#)