

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

**SENIOR DEMAND NOTES**

**PERIODS OF NOVEMBER 17, 2022 THRU NOVEMBER 23, 2022  
AND  
NOVEMBER 24, 2022 THRU NOVEMBER 30, 2022**

**Period of November 17, 2022 Thru November 23, 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 November 24, 2022 Thru November 30, 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).

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**Prospectus Supplement Dated November 17, 2022**