

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

**SENIOR DEMAND NOTES**

**PERIODS OF JANUARY 25, 2024 THRU JANUARY 31, 2024  
AND  
FEBRUARY 1, 2024 THRU FEBRUARY 7, 2024**

**Period of January 25, 2024 Thru January 31, 2024**

| <b>Daily Balance</b>       | <b>\$1 to<br/>\$2,499</b> | <b>\$2,500 to<br/>\$9,999</b> | <b>\$10,000 to<br/>\$49,999</b> | <b>\$50,000 to<br/>\$99,999</b> | <b>\$100,000<br/>&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 February 1, 2024 Thru February 7, 2024**

| <b>Daily Balance</b>       | <b>\$1 to<br/>\$2,499</b> | <b>\$2,500 to<br/>\$9,999</b> | <b>\$10,000 to<br/>\$49,999</b> | <b>\$50,000 to<br/>\$99,999</b> | <b>\$100,000<br/>&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).

1<sup>st</sup> Franklin Financial Corporation ("1FFC") is not a bank. All investments offered by 1FFC are not bank deposits or obligations, are not insured by the FDIC or any other Federal or State governmental agency and are not guaranteed by a depository institution. All investment products are subject to loss. Please see the Terms & Conditions of your Investment with us and our periodic filings with the Securities and Exchange Commission for further information.

**Prospectus Supplement Dated January 25, 2024**