

**UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION**

Washington, D.C. 20549

---

**FORM 8-K**

---

**CURRENT REPORT  
PURSUANT TO SECTION 13 OR 15(d) OF THE SECURITIES EXCHANGE ACT OF 1934**

Date of Report (date of earliest event reported): May 16, 2025

---

**1st FRANKLIN FINANCIAL CORPORATION**

---

(Exact name of Registrant, as specified in its charter)

---

**Georgia**

(State or other jurisdiction of incorporation)

**2-27985**

(Commission File Number)

**58-0521233**

(I.R.S. Employer Identification Number)

Mailing address: **135 East Tugalo Street, P.O. Box 880, Toccoa, GA 30577**  
(Address of principal executive offices) (Zip code)

Registrant's telephone number, including area code: **(706) 886-7571**

Former name or address, if changed since last report: **n/a**

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions (see General Instruction A.2. below):

- ☐ Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- ☐ Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- ☐ Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- ☐ Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

Securities registered pursuant to Section 12(b) of the Act: **None**

Indicate by check mark whether the registrant is an emerging growth company as defined in Rule 405 of the Securities Act of 1933 (§230.405 of this chapter) or Rule 12b-2 of the Securities Exchange Act of 1934 (§240.12b-2 of this chapter).

Emerging growth company ☐

If an emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new or revised financial accounting standards provided pursuant to Section 13(a) of the Exchange Act.

☐

**Item 5.02 – Departure of Directors or Certain Officers; Election of Directors; Appointment of Certain Officers; Compensatory Arrangements of Certain Officers**

On May 16, 2025, Brian J. Gyomory, the Executive Vice President and Chief Financial Officer of 1st Franklin Financial Corporation (the "Company"), informed the Company of his intent to retire from the Company, effective May 31, 2025.

## SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

**By:** /s/ Virginia C. Herring

**Name:** Virginia C. Herring

**Title:** President and Chief Executive Officer

Date: May 22, 2025