

1st FRANKLIN FINANCIAL CORPORATION

SENIOR DEMAND NOTES

PERIODS OF JUNE 26, 2025 THRU JULY 02, 2025

AND

JULY 03, 2025 THRU JULY 09, 2025

June 26, 2025 THUR July 02, 2025

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

July 03, 2025 THUR July 09, 2025

Daily Balance	\$1 to \$2,499	\$2,500 to \$9,999	\$10,000 to \$49,999	\$50,000 to \$99,999	\$100,000 & over
Effective Yield (a)	1.51%	1.51%	1.77%	2.02%	2.02%
Interest Rate	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 June 26, 2025