



SOUTH CAROLINA DEPARTMENT OF CONSUMER AFFAIRS

Maximum Rate Schedule

Registration #: CSL-125173

Date Issued: 01/23/2026

Expiration Date: 01/31/2027

1ST FRANKLIN FINANCIAL CORPORATION

WWW.1FFC.COM

135 E. TUGALO STREET

TOCCOA, GA 30577

CONSUMERS: All creditors making consumer credit sales in South Carolina* are required by law to post a schedule showing the maximum rate of CREDIT SERVICE CHARGES expressed as the FINANCE CHARGE stated as an ANNUAL PERCENTAGE that the creditor intends to charge for various types of consumer credit transactions. The purpose of this requirement is to assist you in comparing the maximum rates that creditors charge, thereby furthering your understanding of the terms of consumer credit transactions and helping you to avoid the uninformed use of credit.

NOTE: Creditors are prohibited only from granting consumer credit at rates higher than those specified below. A creditor may be willing to grant you credit rate that are lower than those specified, depending on the amount, terms, collateral and your creditworthiness.

** and intending to charge more than 18%*

CATEGORY	DESCRIPTION	MAXIMUM APR FOR CREDIT SALES	
Secured Credit Sales, Non-Real Estate	Appliances, Auto Accessories, Boats, Computers, Electronics, Furniture, Household goods, HVAC (heating, ventilation, and air conditioning), Jewelry, Lawn and garden equipment, Motorcycles, Mopeds, or ATV's/4wheelers, Musical instruments, Tires	19%	FIXED