



**Amendment to the Terms and Conditions
of Your Investment with 1st Franklin Financial Corporation**

The following is an Amendment to the “Terms and Conditions of Your Investment with 1st Franklin Financial Corporation (“1FFC”); Form 11/2021 (the “Original Document”). To wit, the Original Document is, by the issuance of this Amendment, amended only to the extent listed below. All other language, terms, conditions, obligations, rights, and remedies stated in the Original Document remain in full force and effect unless altered here. Further, the Consent conditions outlined in the Original Document also apply to this Amendment.

Section 11.0 Redemptions is amended to include the following additional term under Subsection 11.3
Commercial Paper and Debentures Only:

- (27) **Retention of Funds for Early Redemption.** If you demand redemption of your Commercial Paper or Debenture before your Commercial Paper or Debenture matures, 1FFC will retain an amount equal to fifty percent (50%) of all interest accrued or paid on your Commercial Paper or Debenture since the date of the original issuance of your Commercial Paper or Debenture or the date of your last renewal, whichever is later.

Effective June 1, 2024

1st Franklin Financial Corporation (“1FFC”) is not a bank. All offers and sales of our securities are made only by our Prospectus. 1FFC’s Investment offerings are not bank deposits or obligations, are not insured by the FDIC, SPIC, or any other Federal or State Agency, and are not otherwise guaranteed by a depository institution. Investors must rely solely on the company’s ability to pay principal and interest on its securities. 1FFC is registered by the Securities and Exchange Commission (“SEC”) in the United States of America and offers investment services and products including Commercial Paper debt securities, governed by United States Federal Law. 1FFC is authorized by the state of Georgia and South Carolina for other products only available in those states. 1FFC is not registered in any other jurisdiction and does not do business in California. Past performance is not indicative of future results.