

FACTS

WHAT DOES 1ST FRANKLIN FINANCIAL CORPORATION DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and Your Name
- Your Address and Your Telephone Number
- Your Employer and Your Income and Financial Position

How?

All financial companies need to share your personal information to run their everyday business. In the section below, we list the reasons financial companies can share your personal information; the reasons 1st Franklin Financial Corporation chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does 1 st Franklin Financial share?	Can you limit this sharing?
For our everyday business purposes - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes - to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	N/A
For our affiliates' everyday business purposes - information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes - information about your creditworthiness	No	N/A
For nonaffiliates to market to you	Yes	Yes

To limit our sharing

- Call 800-700-7943 - our menu will prompt you through your choice(s) or
- Visit us online: www.1ffc.com

Please note:

If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

Questions?

Call 800-700-7943 or go to www.1ffc.com

Who we are

Who is providing this notice?	1 st Franklin Financial Corporation ("1FFC")
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What we do

How does 1FFC protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does 1FFC collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ▪ Apply for a Loan or Seek to Refinance a Loan ▪ Complete Other Forms or Complete Other Transactions with us ▪ Conduct Financial Transactions with 1FFC or others <p>We also collect information from credit reporting agencies, public records, data collection agencies, and other lenders.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ▪ sharing for affiliates' everyday business purposes - information about your creditworthiness ▪ affiliates from using your information to market to you ▪ sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account or accounts.

Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ These include our affiliated insurance carriers, Frandisco Life Insurance Company and Frandisco Property & Casualty Insurance Company, and any other affiliate we may establish in the future.
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ Nonaffiliates with whom we share can include companies engaged in the selling of financial products and services such as other lenders with whom you have applied for credit.
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ▪ While 1FFC may participate in joint-marketing efforts with vendors or merchants, it does not share non-public customer information when it does.

Other important information

We will not share your non-public personal information with Law Enforcement without a valid Court Order, Search Warrant, or other valid lawful requests, nor will we share your non-public personal information with parties requesting such information related to a lawsuit without your consent, a valid court Order, or a valid Subpoena.

For Texas Residents Only: For questions or complaints about this loan, contact 1st Franklin Financial at (800) 700-7943 or you may find the nearest branch location by visiting our website at www.1ffc.com. We are licensed and examined under Texas law by the Office of Consumer Credit Commissioner (OCCC), a state agency. If a complaint or question cannot be resolved by contacting the lender, consumers can contact the OCCC to file a complaint or ask a general credit-related question. OCCC address: 2601 N. Lamar Blvd., Austin, Texas 78705. Phone: (800) 538-1579. Fax: (512) 936-7610. Website: occc.texas.gov. Email: consumer.complaints@occc.texas.gov.