

1st FRANKLIN FINANCIAL CORPORATION

SENIOR DEMAND NOTES

**PERIODS OF DECEMBER 11, 2025 THRU DECEMBER 17, 2025
AND**

DECEMBER 18, 2025 THRU DECEMBER 24, 2025

December 11, 2025 THRU December 17, 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%

December 18, 2025 THRU December 24, 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 December 11, 2025