

**1<sup>st</sup> FRANKLIN FINANCIAL CORPORATION**

**SENIOR DEMAND NOTES**

**PERIODS OF MAY 07, 2026 THRU MAY 13, 2026**

**AND**

**MAY 14, 2026 THRU MAY 20, 2026**

**May 07, 2026 THRU May 13, 2026**

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| <b>Daily Balance</b>       | <b>\$1 to<br/>\$2,499</b> | <b>\$2,500 to<br/>\$9,999</b> | <b>\$10,000 to<br/>\$49,999</b> | <b>\$50,000 to<br/>\$99,999</b> | <b>\$100,000 &amp;<br/>over</b> |
|----------------------------|---------------------------|-------------------------------|---------------------------------|---------------------------------|---------------------------------|
| <b>Effective Yield (a)</b> | 1.51%                     | 1.51%                         | 1.77%                           | 2.02%                           | 2.02%                           |
| <b>Interest Rate</b>       | 1.50%                     | 1.50%                         | 1.75%                           | 2.00%                           | 2.00%                           |

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**May 14, 2026 THRU May 20, 2026**

| <b>Daily Balance</b>       | <b>\$1 to<br/>\$2,499</b> | <b>\$2,500 to<br/>\$9,999</b> | <b>\$10,000 to<br/>\$49,999</b> | <b>\$50,000 to<br/>\$99,999</b> | <b>\$100,000 &amp;<br/>over</b> |
|----------------------------|---------------------------|-------------------------------|---------------------------------|---------------------------------|---------------------------------|
| <b>Effective Yield (a)</b> | 1.51%                     | 1.51%                         | 1.77%                           | 2.02%                           | 2.02%                           |
| <b>Interest Rate</b>       | 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 May 07, 2026**