

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

**SENIOR DEMAND NOTES**

**PERIODS OF JULY 16, 2026 THRU JULY 22, 2026  
AND**

**JULY 23, 2026 THRU JULY 29, 2026**

**July 16, 2026 THRU July 22, 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%                           |

**July 23, 2026 THRU July 29, 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 July 16, 2026**