

SECURITIES AND EXCHANGE COMMISSION

FORM 424B3

Prospectus filed pursuant to Rule 424(b)(3)

Filing Date: 2013-01-09
SEC Accession No. 0000038723-13-000004

(HTML Version on secdatabase.com)

FILER

1st FRANKLIN FINANCIAL CORP

CIK: **38723** | IRS No.: **580521233** | State of Incorporation: **GA** | Fiscal Year End: **1231**
Type: **424B3** | Act: **33** | File No.: **333-173685** | Film No.: **13521130**
SIC: **6141** Personal credit institutions

Mailing Address

135 EAST TUGALO STREET
PO BOX 880
TOCCOA GA 30577

Business Address

135 E TUGALO ST
P O BOX 880
TOCCOA GA 30577
4048867571

1st FRANKLIN FINANCIAL CORPORATION

SENIOR DEMAND NOTES

**PERIODS OF JANUARY 10, 2013 THRU JANUARY 16, 2013
AND
JANUARY 17, 2013 THRU JANUARY 23, 2013**

Period of January 10, 2013 Thru January 16, 2013

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)	1.77%	1.77%	2.02%	2.02%	2.02%
Interest Rate	1.75%	1.75%	2.00%	2.00%	2.00%

Period of January 17, 2013 Thru January 23, 2013

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)	1.77%	1.77%	2.02%	2.02%	2.02%
Interest Rate	1.75%	1.75%	2.00%	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 (in GA) or (800) 700-7943 (outside of GA).

We are not a bank, and investments are not bank deposits or obligations and are not insured by the FDIC, SPIC or any other federal or state agency. Investors must rely on the Company's ability to pay principal and interest on the Senior Demand Notes.

Prospectus Supplement Dated January 10, 2013