

INVESTMENT ACH AUTHORIZATION FORM

As signed below by an owner on our (my) Senior Demand Note, we (I)

allow any ACH Credits to be deposited into 1st Franklin Financial's account at South State Bank. 1st Franklin Financial will then invest the funds on our (my) behalf in Senior Demand Notes. Funds invested on our (my) behalf in Senior Demand Notes will be used by 1st Franklin Financial in the manner described under the caption "Use of Proceeds" in the Senior Demand Note Prospectus. One of us (I) may access the funds only by redeeming our (my) Senior Demand Notes according to the terms of the Senior Demand Notes and any applicable Senior Demand Note Check Redemption Agreement.

We (I) understand that we are (I am) authorizing any Payor to deposit funds into 1st Franklin Financial's account at South State Bank. When deposited at South State Bank, the funds are not insured on our (my) behalf by the Federal Deposit Insurance Corporation ("FDIC") or any other federal or state agency. We (I) understand that our (my) Senior Demand Notes and the funds invested in our (my) Senior Demand Notes are not insured by the FDIC or any other federal or state agency. We (I) understand that our (my) Senior Demand Notes and any funds sent to 1st Franklin Financial by any Payor for an investment on our (my) behalf in Senior Demand Notes are not "deposits or bank obligations" under Georgia or federal law.

I HAVE READ AND UNDERSTAND THE ABOVE PARAGRAPHS.

Signature: _____

Date: _____

Account Number: _____