



**FOR IMMEDIATE
RELEASE**

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**PHOTO:
First Federal Customer Wins Razorback Gift Basket**

Mountain Home, Ark., December 2008 – Patricia Bates of Mountain Home was the winner of a Razorback Gift Basket from First Federal Bank. She is the customer of Janet Carroccio, Assistant Vice President/Teller Supervisor at Mountain Home Main, who presented her the basket.

Bates' winnings include a \$150 Visa Gift Card and the following Razorback items (valued at \$350): beverage tub, car magnet, stainless steel BBQ set, hot sauce, hog head hat, hog nose, condiment tray, microplush blanket, serving tray, stadium cutting board, set of four red tumblers, game day car flag, fight song bottle opener, beverage napkins, pompoms, and a First Federal/Razorback hat, tote, & Game Day t-shirt.

About First Federal Bank

First Federal is a community bank serving consumers and businesses in Northcentral and Northwest Arkansas with a full range of checking, savings, investment, and loan products and services. The Bank, founded in 1934, has \$789.8 million in assets as of September 30, 2008, and conducts business from 20 full-service branch locations, one stand-alone loan production office, and 31 ATMs. First Federal Bank is a wholly owned subsidiary of First Federal Bancshares of Arkansas, Inc., whose stock is traded on the NASDAQ Global Market under the symbol FFBH. For information on all the products and services we offer, visit us on the web at www.ffbh.com or contact our Account Information Center by phone toll free at 866-AIC-FFBH (870.365.8329 Harrison area) or by email at aic@ffbh.com.

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