



**FOR IMMEDIATE  
RELEASE**

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**PHOTO:  
Chester visits Bergman Elementary**

*BERGMAN, Ark., December 2008* – Kindergarten students at Bergman Elementary received a visit from Chester T. Chipmunk, the President of First Federal’s Chester’s Investor Club, on Friday, December 12. Matt Bell, First Federal Loan Officer, presented a lesson on savings in honor of the letter “S”. Students are in classes taught by Mrs. Adams, Mrs. Burnett, Mrs. Cates, Mrs. Hilton, and Mrs. Sweeney. After the program, students posed with Matt and Chester and received Quarter Savers.

This spring, Chester will visit elementary schools for the “Teach Children to Save” program. If a school would like a visit, contact Ashlee Colliver at First Federal at 870.391.3424.

**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](http://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](mailto:aic@ffbh.com).

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