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**AMERICAN BANKER'S ASSOCIATION FINANCIAL EDUCATION  
PROGRAM REACHES ONE MILLION CHILDREN**

*Northwest Arkansas, January 2010* – First Federal Bank helped achieve the American Bankers Association (ABA) Education Foundation's nationwide goal of providing 1 million children with financial education in 2009.

The foundation launched the Million Child Challenge on April 21, 2009, its 14th annual Teach Children to Save Day. The goal was set to help meet the increased demand for financial education and capitalize on the "national teachable moment" caused by the faltering economy.

"Without banks like First Federal, meeting the challenge would have been impossible," said Laura Fisher, director of the ABA Education Foundation. "We have a big job ahead of us in creating a financially literate America, but bankers have shown they are willing to do their part."

First Federal Team Members taught a total of 1,100 students in 51 second-grade classes at nine schools: Cooper Elementary in Bella Vista; Berryville Elementary School; Green Forest Elementary School; Eagle Heights, Woodland Heights, Forest Heights, and Skyline Heights Elementary Schools in Harrison; Vandergriff Elementary in Fayetteville; and Nelson-Wilks-Heron in Mountain Home.

"The goal of Teach Children to Save is to help children understand the importance of saving for items they want rather than spending it all right away," said Sonya Edwards, Vice President/Marketing Officer with First Federal. "We wanted to help the kids learn the value of money as well as introduce them to a bank."

The presenters read several poems about money and the book *Alexander Who Used to Be Rich On Sunday* by Judith Viorst (illustrated by Ray Cruz). Chester T. Chipmunk, the President of the Bank's Chester's Investor Club, visited some of the classes and posed for photos.

Teach Children to Save is an annual event started by the ABA Education Foundation in 1997. In 2008, bankers reached about 600,000 through the Foundation's Teach Children to Save and Get Smart About Credit programs. For more information, visit [www.abaef.com](http://www.abaef.com) or call 1-800-BANKERS.

**About Chester's Investor Club**

Chester's Investor Club is a First Federal savings account for children ages 12 and younger that teaches them about saving money. The account earns interest with a balance of \$100 or higher. For every \$10 deposited, the child earns one "Acorn", which can be traded for a Chester prize. Children with Chester accounts are invited to member's only Chester parties and receive birthday cards and periodic newsletters.

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**About First Federal Bank**

First Federal is a community bank serving consumers and businesses in Northwest Arkansas with a full range of checking, savings, investment, and loan products and services. The Bank, founded in 1934, has \$738.6 million in assets as of September 30, 2009, 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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