

FOR FURTHER INFORMATION CONTACT:

Debbie S. George | 870.391.3427 | dgeorge@ffbh.com

**FIRST FEDERAL TEAM MEMBER
CELEBRATES 20 YEARS OF SERVICE**

Harrison, Ark., January 2010 – Jeff Brandt, Executive Vice President/Eastern Division of First Federal Bank, is pleased to announce a milestone of 20 years for **Tammy King**, Vice President/Loan Officer.

“We are proud of Tammy’s years of service,” said Brandt. “She is dedicated to our customers and is a true asset to the Bank.”

King started with First Federal in Harrison on September 5, 1989 as a Teller, and has also served as a Loan Processor. She currently assists customers with their lending needs and examines, evaluates, and approves loan applications. She is a 2002 graduate of the Harrison Leadership Institute and a member of Kiwanis. In 2003, she received an award for Top Loan Volume Production.

She is a graduate of Farmerville High School in Farmerville, Louisiana. She and her husband, Gary “Sky”, are residents of Harrison and enjoy their son and daughter-in-law, Matt and Reyna Odom; their granddaughters, Taylor (6) and McKayla (3) Odom; and their son, Dustin Odom. They are members of Crossroad Community Church. In her spare time, King enjoys cooking and spending time with her family.

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 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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