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RELEASE

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FIRST FEDERAL TEAM MEMBER CELEBRATES 25 YEARS OF SERVICE

Harrison, Ark., March 2009 – Tommy Richardson, President/Chief Operations Officer of First Federal Bank, is pleased to announce a milestone of 25 years for **Joyce Rose**, Assistant Vice President/ACH Coordinator.

“We are proud of Joyce’s years of service, another example of the stability and longevity of First Federal,” said Richardson. “She exemplifies our core values of **INTEGRITY, COMMITMENT, EXCELLENCE, TEAMWORK, INNOVATION, and PROFESSIONALISM.**”

Rose started with First Federal in Harrison on March 19, 1984. She currently oversees electronic direct deposits and drafts in the Information Systems (IS) department.

“I’ve worked in a number of different jobs since I started my career at the Bank,” Rose said. “I’ve enjoyed the challenge of being a teller, helping in accounting, and maintaining our customer’s files in data processing.”

Rose grew up in Bergman. She is a graduate of Bergman High School and North Arkansas College. She received her B.S. degree in Business Education from the College of the Ozarks.

She and her husband, Ronnie, are residents of Harrison and members of Northvale Baptist Church, where Rose is director of the Women’s Missionary Union and teacher of the Girls In Action class.

She is the daughter of Pearl Edwards of Bergman. She enjoys her stepson Ryan Rose and his wife Mandy Rose and their children Robbyn Rose (11), Bane Gibson (9), all of Harrison; and her stepdaughter Becky Collins and granddaughter Kennedy Collins (5), both of Little Rock.

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 \$795.2 million in assets as of December 31, 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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