

75**YEARS STRONG****FIRST
FEDERAL®****PRESS RELEASE: For Immediate Release****FOR FURTHER INFORMATION CONTACT:**Debbie S. George | 870.391.3427 | dgeorge@ffbh.com**FIRST FEDERAL PARTICIPATES IN AMERICAN BANKERS
ASSOCIATION TEACH CHILDREN TO SAVE DAY**

Northwest Arkansas, June 2009 – First Federal Bank accepted the Million Child Challenge from the American Bankers Association (ABA) Education Foundation and reached over 1,100 students in Northwest Arkansas for the Teach Children to Save Program.

First Federal Team Members taught a total of 51 second-grade classes at nine schools. Loan Officer **Matt McCain** and First Federal Investment Services Representative **Brent Leas** visited Cooper Elementary in Bella Vista; Loan Officer **Matt Bell** taught classes at Berryville, Green Forest, Eagle Heights (Harrison) and Woodland Heights (Harrison) Elementary Schools; **Sandy Dufrene**, New Accounts Representative, visited Vandergriff Elementary in Fayetteville; Marketing Officer **Ashlee Colliver** visited three classrooms at Forest Heights in Harrison; New Accounts Representative **Charity Guynn** taught students at Skyline Heights in Harrison; and Loan Officer **Mary Bland** visited 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.

“The current financial reality coupled with consumers learning to do more with less makes the Teach Children to Save program more important than ever,” explained Edwards. “Helping the ABA to reach one million students with a financial lesson is another way First Federal can contribute to our nation’s economic recovery.”

Teach Children to Save is an annual event started by the ABA Education Foundation in 1997. For more information, visit 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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FEDERAL®****PRESS RELEASE: *For Immediate Release*****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 \$803.4 million in assets as of March 31, 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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