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**FIRST FEDERAL BANK ADDS NEW REGIONAL PRESIDENT**

*Harrison, Ark., July 2011* – Dabbs Cavin, President of First Federal Bank, is pleased to announce the addition of new Team Member **Heather R. Nelson**, who will serve as the North Arkansas Regional President and oversee operations in Baxter, Boone, Carroll, and Marion Counties.

“Heather has a great deal of experience in retail banking and commercial lending. Her areas of expertise include corporate lending, portfolio management, retail banking, consumer finance, and management,” Cavin said. “She will be a tremendous asset to the First Federal team.”

In her new position, Nelson is responsible for all branch and commercial lending operations for the North Arkansas Region, and will focus on developing and growing First Federal's commercial banking portfolio throughout the region.

Nelson has over 14 years of experience in banking. Most recently she served as Vice President/Senior Relationship Manager for the Arkansas Region's Corporate Lending Group at U.S. Bank in Little Rock, where she managed a \$150MM portfolio of corporate lending clients throughout the state of Arkansas. Prior to that, she was at Bank of America; she started her career there in retail management and was promoted to commercial strategies as a credit analyst, then premier and business banking as a relationship manager, and finally Market President in the Northeast Arkansas Region.

Nelson is a Yellville native, lived in Mountain Home as a child, and graduated from Nettleton High School in Jonesboro. She received a Bachelor's degree from the University of Arkansas, Fayetteville, and an MBA from the University of Arkansas, Little Rock. She is also a graduate of Leadership Little Rock, Class XX (2004-2005).

She volunteers for a number of civic and community groups, including the University of Arkansas' Arkansas Alumni Association, where she is Chair of the Alumni Services Committee for the National Board of Directors. She is also President of the Walton College Alumni Society Board of Directors for the Sam M. Walton College of Business at University of Arkansas. In addition, Nelson serves on the Dean's Business Advisory Council for the College of Business at Arkansas Tech University; the Advisory Board of Directors at Garrison Financial Institute; the Chancellor's Ad-Hoc Committee at the University of Arkansas; and as an Advisor for the Development Committee for the Women's Foundation of Arkansas.

She formerly served on the Board of Directors of Junior Achievement of Arkansas, Inc.; the Board of Directors of Leadership Greater Little Rock; and the United Way Campaign Coordinator for U.S. Bank.

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She is a 2011 recipient of the Pay It Forward Award from the Sam M. Walton College of Business; two-time recipient of U.S. Bank's Pinnacle Award; recipient of Bank of America's Leadership Award; and a University of Arkansas College of Business Administration Partner In Progress.

Nelson lives near the Buffalo National River in Mull, Ark. and attends the Mull Church of Christ. In her spare time, Nelson enjoys photography, writing, and canoeing, especially on the Buffalo River.

She is based out of the Harrison Northtown Office located at 1401 Hwy. 62-65 N., and can be reached by calling 870.365.8330 or by email at [hnelson@ffbh.com](mailto:hnelson@ffbh.com).

**About First Federal Bank**

First Federal is a community bank serving consumers and businesses with a full range of checking, savings, investment, and loan products and services. The Bank conducts business from 18 full-service branch locations, one stand-alone loan production office, and 29 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 First Federal's products and services, visit the website at [www.ffbh.com](http://www.ffbh.com) or contact the Account Information Center Toll Free at 1.866.242.3324 (1-866-AIC-FFBH) or 1.870.365.8329 Harrison Area.

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