

FOR FURTHER INFORMATION CONTACT:

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

**FIRST FEDERAL PARTICIPATES IN AMERICAN BANKER'S
ASSOCIATION TEACH CHILDREN TO SAVE PROGRAM**

Northwest Arkansas, July 2011 – For the fourth consecutive year, First Federal Bank participated in the **Teach Children to Save Program** from the American Bankers Association (ABA) Education Foundation. Team Members taught financial education to over 1,110 students in 50 second-grade classes at 11 schools in North and Northwest Arkansas.

In the North Arkansas Region, **Merry Lucas**, Loan Officer, and **Zack Lashley**, Office Administrator, both at the Berryville Office, taught classes at Berryville and Green Forest schools, and **Debra Keeter**, Assistant Secretary/Teller at the Yellville Office, visited Yellville classrooms. In Harrison, Marketing Officer **Ashlee Colliver** taught three classrooms at Forest Heights; **Rick Quattlebaum**, SVP / Strategic Projects Officer, taught students at Skyline Heights; **Jessica Reese**, Loan Officer at the Harrison Northtown Office, visited Eagle Heights; and **Elizabeth Locke**, New Accounts Representative at the Harrison Downtown Office, taught students at Woodland Heights. **Leslie Hunt**, VP / Office Administrator at the Harrison Bypass Office, taught second and third graders at Valley Springs, and **Adrienne Blackwell**, AVP / Teller Supervisor, and **Gina Butterfield**, Teller Supervisor, both at the Mountain Home Main Office, taught 15 classes at Nelson-Wilks-Heron in Mountain Home.

In the Northwest Arkansas Region, **Sandy Dufrene**, New Accounts Representative at the Fayetteville Crossover Office; **Luke Harper**, Teller/New Accounts at the Fayetteville College Office; and **Trish McCollom**, AVP Office Administrator, also at the Fayetteville College Office, visited Vandergriff Elementary in Fayetteville.

Two schools participated in 2011 that had not done so in previous years – Valley Springs and Woodland Heights Elementary.

“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, VP / Marketing Officer with First Federal. “We wanted to help the kids learn the value of money as well as introduce them to a bank.”

First Federal is the only bank in Harrison to participate in the program.

The presenters taught the students where money comes from and how to can make it grow; went through a worksheet on the money needed to own a pet; and read *Bunny Money*, a Max and Ruby book written and illustrated by Rosemary Wells. Chester T. Chipmunk, the President of the Bank's Chester's Investor Club®, visited some of the classes and posed for photos.

To reinforce what the students learned in the classroom, the Bank has fun learning activities on Chester's page of the website (ffbh.com/chester.html), as well as resources for parents.

-MORE-

Teach Children to Save / Page 2

Along with Teach Children to Save, First Federal is participating in the Foundation's Race to Save Campaign, with the goal for banks across the country to open 15,000 savings accounts for children during 2011. Only one other bank in Arkansas is participating in this initiative.

"So far this year, First Federal has opened 99 Chester's Investor Accounts," said Edwards. "We are thrilled to have so many new savers."

About Teach Children to Save

Teach Children to Save is an annual event started by the ABA Education Foundation in 1997 to spotlight the importance of teaching our nation's youth about saving money and to raise awareness about the important role that banks play in helping young people develop lifelong savings habits. Over its 15 years, the program has reached 4 million young people with the help of over 97,000 banker volunteers. For more information, visit www.teachchildrentosave.com, 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.

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 or contact the Account Information Center Toll Free at 1.866.242.3324 (1-866-AIC-FFBH) or 1.870.365.8329 Harrison Area.

###