



**FOR IMMEDIATE
RELEASE**

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FIRST FEDERAL'S RENOVATION CELEBRATION / TEAM MEMBER CELEBRATES 25 YEARS OF SERVICE

Mountain Home, Ark., July 2008 – Jeff Brandt, Executive Vice President/Eastern Division of First Federal Bank, is pleased to announce a Renovation Celebration for the Mountain Home Main Office. In conjunction with the celebration, Team Member Mary Bland, Vice President/Loan Officer, will be presented her 25-Year Service Award.

The celebrations will be held on Friday, August 8, 10am to 5pm, at the Mountain Home Main Office, located at 668 Hwy. 62 E. The Office opened June 20, 1975.

The celebration is open to the public and will feature complimentary refreshments, beverages and, as always, fresh-baked Otis Spunkmeyer cookies. Cake and punch will accompany Bland's presentation at 3pm.

"This celebration is a way for us to show how proud we are to be a part of the Mountain Home community, and how proud we are of Mary's years of service," said Brandt. "Our renovated office allows us to better serve our customers."

As part of the celebration, open any new account and receive a \$10 gas card. In addition, in honor of the office's opening in 1975, First Federal is offering a CD special with a minimum opening balance of \$1,975 for either nine-month or 14-month terms. See Bank for rates. Gas card promotion and CD Special valid August 4-8 only at Mountain Home Main Office (668 Hwy. 62 E). One gas card per household.

Since starting with First Federal in 1982, Bland has served in a variety of positions, including Teller, New Accounts, Customer Service, Loan Servicing, Loan Processing, and Loan Collections. She currently serves as Loan Officer, helping customers find the best possible loan solutions for their needs.

Bland is Past Secretary of Ozark Bank Women. She attended Kirkwood Community College in Cedar Rapids, IA, and has completed courses in lending and banking operations with the American Institute of Banking & Institute of Financial Education.

She and her husband, Tony, have been Mountain Home residents since 1982. They enjoy their two children, Mark Bland and Tracey Thorn, and their grandson, Clay Strain (10).

"I am pleased to recognize Mary for her long-term commitment to our customers and the Bank's core values of INTEGRITY, COMMITMENT, EXCELLENCE, TEAMWORK, INNOVATION, and PROFESSIONALISM," said Fred LeGrand, Mountain Home Main's VP/Branch Manager. "I hope the community will join us in honoring her."

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The renovated Mountain Home location offers a full range of services for individuals and businesses, such as checking and savings accounts; home, consumer and commercial loans; and a 24-hour ATM.

The Mountain Home Main Office can be reached by calling 870.425.6061. The Lobby is open Monday – Friday, 8am-5pm; and Saturday, 8am-12pm. The drive-through is open Monday – Friday, 7:30am-5:30pm; and Saturday, 7:30am-1pm.

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 \$820.5 million in assets as of June 30, 2008, and conducts business from 19 full-service branch locations, one stand-alone loan production office, and 30 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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