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**FIRST FEDERAL BANK WELCOMES NEW SENIOR VICE PRESIDENT  
FOR COMMERCIAL LENDING**

*Harrison, Ark., August 2011* – Dabbs Cavin, President of First Federal Bank, is pleased to announce the addition of new Team Member **Kevin Couch**, who will serve as the Senior Vice President / Commercial Lending Group for the North Arkansas Region.

“First Federal is very fortunate to hire someone of Kevin’s caliber and experience to grow the newly-formed group,” Cavin said. “We will be able to create customized products and services geared toward our commercial customers, and they will benefit from a relationship banking approach that considers their specific needs.”

Customers are invited to meet Couch and the rest of the Commercial Lending team at a reception on Thursday, September 1, 2-4pm, at the Harrison Northtown Office located at 1401 Hwy. 62-65 N.

Couch has spent his banking career in commercial lending, most recently as Vice President of Commercial Lending for a regional bank. He holds a graduate degree from the Barret School of Banking at Christian Brothers University; a Master’s degree in Public Administration from University of Arkansas, Little Rock; and a BA degree in Political Science from Mississippi State University.

Couch serves on the local Young Life Committee and the Board of Directors of the Greater Arkansas American Red Cross. He and his wife Genny enjoy their three children and one on the way. In his spare time, Couch enjoys fishing.

He is based out of the Harrison Northtown Office, and can be reached by calling 870.391.3498 or by email at [kcouch@ffbh.com](mailto:kcouch@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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