

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 TEAM MEMBER CELEBRATES 25 YEARS OF SERVICE**

Harrison, Ark., September 2009 – Ross Mallioux, President-Western Division/Chief Lending Officer of First Federal Bank, is pleased to announce a milestone of 25 years for **Tammie D. Kisner**, Senior Vice President/Regional Loan Manager.

“We are proud of Tammie’s years of service, another example of the stability and longevity of First Federal,” said Mallioux. “We are honored to recognize her dedication to the Bank’s core values of **INTEGRITY, COMMITMENT, EXCELLENCE, TEAMWORK, INNOVATION, and PROFESSIONALISM.**”

Kisner started her career with First Federal on September 10, 1984. She has served as teller, assistant secretary, loan processor, and Loan Officer. She currently manages the Western Region Loan Processing Center and oversees the Loan Officers located in Fayetteville and Springdale.

She is a 2006 ICE TIP Award Finalist and a 2004 ICE TIP Award recipient. The ICE TIP Awards were founded in 2003 to recognize outstanding First Federal Team Members who exhibit the Core Values in their banking relationships, whether with fellow Team Members, customers, or the community.

Kisner is a member of the Mortgage Bankers of Arkansas and the Board of Realtors, as well as the Springdale and Fayetteville Chambers of Commerce. She graduated from Springdale High School and attended the University of Arkansas. She and her husband, Dan, are residents of Tontitown and members of the First Baptist Church of Lowell. Their daughter, Nikki Epperson, is a student at Northwest Arkansas Community College.

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 \$786.7 million in assets as of June 30, 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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