

75**YEARS STRONG****FIRST
FEDERAL®****PRESS RELEASE: *For Immediate Release*****FOR FURTHER INFORMATION CONTACT:**Debbie S. George | 870.391.3427 | dgeorge@ffbh.com**START YOUR TURTLES!
FIRST FEDERAL HOSTS THE 27TH ANNUAL TURTLE RACES**

Harrison, Ark., June 2009 – Summer brings races of all kinds – including turtle races! Children ages 12 and younger are invited to participate in **First Federal Bank's 27th Annual Turtle Races**. The event will be held on **Saturday, July 4**, on the Square in downtown Harrison. Registration and attendance is free. Refreshments will be provided as long as they last.

Pre-registration begins on Monday, June 22, at the First Federal Downtown Office (located at 200 W. Stephenson). The first 175 entrants will receive free t-shirts.

Registration the day of the race begins at 8:45am. Heats start at 9:30am, with the top turtle finishers in each heat advancing to a finals round. Winners will receive trophies and have their picture taken with Chester T. Chipmunk, the president of Chester's Investor Club, First Federal's savings account for children.

Snapping turtles will be disqualified, but other types of turtles are welcome. Before the race, be sure to give your turtle plenty to eat and keep it out of the hot sun. Box turtles like to eat crickets and other insects, fruit such as melon, dark leafy greens such as kale and collard greens, and vegetables such as carrots. If racers decorate their turtles, they are asked to use water-soluble paint so it will wash off after the event. Turtle racers are asked to release their turtles in their natural habitat. Turtles love to be in woods, fields, or any other place a safe distance from the road. For more information on turtles, visit turtlecare.net.

For additional information, contact the First Federal Downtown Office at 870.365.8305. Visit the Web site www.ffbh.com/turtle.html for the history of the races and photos of past events.

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 \$803.4 million in assets as of March 31, 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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