



**FOR IMMEDIATE
RELEASE**

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THE ADVANTAGE OF SECURITY

Harrison, Ark., August 2008 – Tommy Richardson, President/Chief Operations Officer of First Federal Bank, is pleased to announce an exciting new benefit for all Advantage Checking Account holders: complimentary **Fraud Resolution Services**.

The program is offered in conjunction with Identity Fraud, Inc. (IFI). Advantage customers can call **1-866-4ID-FRAUD (866-443-3728)** toll free to ask questions about fraud or get help if they have an incident. IFI will create a case file, monitor the situation, and work on the case until resolved. The company's Web site, www.identityfraud.com, also offers a variety of resources.

"We are excited to offer this service to our Advantage Checking account holders at absolutely no charge to them," says Richardson. "Since fraud is continually on the rise, our customers can rest easy knowing that they can get help if they ever need it."

In addition to the Fraud Resolution Services, Advantage Checking requires no minimum balance and does not charge a monthly fee. Balances up to \$50,000 earn the Advantage Rate of 4.07% Annual Percentage Yield plus receive ATM fee refunds nationwide, up to \$25 per cycle.

To qualify for the Advantage Rates and ATM fee refunds, Advantage Checking account holders must perform the following each month:

- Use VISA® Debit Card a minimum of 12 times to make purchases
- Receive monthly E-Statement (versus a paper statement)
- Have at least one direct deposit or one automatic bill payment

Advantage Checking accounts are for personal checking customers only. \$50 opening deposit required. If the requirements are not met per cycle, the account will earn the Base Rate of 0.10% APY and will not receive ATM refunds during that cycle. Rates are as of August 25, 2008, and are subject to change. Fees, if applicable, may reduce earnings. Complete details on the account are available at all offices or online at www.ffbh.com.

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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