



FOR RELEASE  
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## JUMP TO THE FIRST FEDERAL ADVANTAGE

*Harrison, Ark., January 14, 2008* – Larry J. Brandt, Chief Executive Officer of First Federal Bank, announces an exciting new account, **Advantage Checking**, which rewards customers with high interest and nationwide refunds on ATM fees.

“We are excited to offer Advantage Checking so customers in Northwest and Northcentral Arkansas can have the best products and services without giving up great customer service from bankers they know and trust,” says Brandt. “We encourage people to stop by any First Federal location to open this brand-new account.”

Advantage Checking requires no minimum balance and does not charge a monthly fee. Balances up to \$50,000 earn the Advantage Rate of 5.07% 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 with only a \$50 opening deposit required. If the requirements are not met per cycle, the account will earn the Base Rate of 0.25% APY and will not receive ATM refunds during that cycle. Rates are as of January 14, 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](http://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 approximately \$800 million in assets and 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 all the products and services we offer, visit us on the web at [www.ffbh.com](http://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](mailto:aic@ffbh.com).

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