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FIRST FEDERAL BANK ANNOUNCES TEAM MEMBER PROMOTIONS

HARRISON, Ark., February 2009 – Tommy Richardson, President/Chief Operations Officer of First Federal Bank, announces two Team Member promotions.

“These two members of the *First* team were promoted because of their dedication to the Bank and our customers,” said Richardson. “We are proud to recognize their commitment to our core values of **INTEGRITY, COMMITMENT, EXCELLENCE, TEAMWORK, INNOVATION, and PROFESSIONALISM.**”

Nick McKeown at the Fayetteville Crossover Office has been promoted to Assistant Vice President/Office Administrator. He manages deposit operations, customer service, and employee relations. He has been a Team Member since October 2002, and has previously served as Teller, Head Teller, Teller Supervisor, and Office Administrator. He attended the University of Arkansas.

Trish Woods has been promoted to Assistant Vice President/Teller Supervisor for the Harrison Bypass Office. She started her career with First Federal in October 2000, and previously served as Assistant Secretary/Teller Supervisor and Head Teller/Assistant Teller Supervisor. She is responsible for overseeing teller operations and customer service. She and her husband Kennie have been married for over 26 years.

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 \$795.2 million in assets as of December 31, 2008, 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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