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RELEASE**

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FIRST FEDERAL BANK ANNOUNCES TEAM MEMBER PROMOTIONS

HARRISON, Ark., January 2007 – Larry J. Brandt, Chairman of the Board/Chief Executive Officer of First Federal Bank, announces five Team Member promotions in Harrison. At the Northtown Financial Center, **Diana Acuff** has been promoted to Vice President/Assistant Manager Information Systems; **Sybil Crow** has been promoted to Assistant Secretary/Account Information Center Representative; and **Tammy Robinson** has been promoted to Loss Prevention Officer. At the Downtown Office, **Tammy Hogan** has been promoted to Vice President/Office Administrator; and **Cheryl LaRoe** has been promoted to Assistant Secretary/Head Teller.

Brandt said, “We are proud to recognize excellence by these members of the *First* team. Their continued dedication allows us to meet our mission to be the area’s financial institution of choice.”

In her new position as Vice President/Assistant Manager Information Systems, Acuff oversees the ATM, debit card, ACH, and deposit exception operations. Her administrative duties include online banking, Voiceline 24, and cash management. Acuff joined the bank in 2002 as the Assistant ATM Coordinator and most recently served as the Electronic Banking Loss Prevention Specialist. She was recently awarded a certificate as an Accredited ACH Professional. She graduated from Bergman High School and is married to Carl Acuff Sr. They have two children and four grandchildren.

Crow has been a First Federal Team Member for almost seven years. As Assistant Secretary/Account Information Center Representative, she is responsible for customer service and address changes. Crow is a graduate of Harrison High School. She and her husband Carl have one son and two grandchildren, and are active members of Capps Full Gospel Church.

A First Federal Team Member for 13 years, Robinson has been selected to establish the Bank’s Loss Prevention function. She will be responsible for centralizing all fraud related issues and establishing a unified approach for prevention, identification, investigation, and resolution of incidences of fraud. She has served as a Teller, ATM Coordinator, and most recently as Assistant Manager of the Information Systems Department. Robinson is a graduate of Bergman High School and attended Northark for two years. She and her husband Joey serve as youth leaders for Crossroad Community Church and are on the K-Life board. They have two children.

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As the Vice President/Office Administrator, Hogan manages the Downtown Office and Motor Bank facility and oversees 15 Team Members to ensure excellent customer service. She has been a Team Member since 1993, starting her career with the Bank as a Teller. She has also served as Teller Supervisor, Assistant Vice President/Motor Bank Teller Supervisor and Assistant Vice President/Office Administrator. Hogan was salutatorian of her Bergman High School graduating class. She and her husband James attend First Assembly of God.

In LaRoe's new position as Assistant Secretary/Head Teller, she will supervise the tellers, perform branch and customer service duties, assist the regional supervisors with audits, and oversee vault, safe deposit, and general branch operations. She has been a Team Member since 2001. LaRoe is a graduate of Cahokia Senior High in Cahokia, Ill. She and her husband Ed attend Northvale Baptist Church and have two children, five grandchildren and five great-grandchildren.

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 \$868 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, visit us on the web at www.ffbh.com or contact our Account Information Center by phone at 870.365.8329 (toll free 866-AIC-FFBH) or by email at aic@ffbh.com.

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