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1401 Highway 62/65 North
P. O. Box 550
Harrison, AR 72602

FOR FURTHER INFORMATION CONTACT:
Sonya Edwards/Marketing Officer
870.365.8386 / sedwards@ffbh.com

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 four Team Member promotions in Northwest Arkansas. **Luke Harper** at the Farmington Office, **Travis J. Pennington** at the Rogers Hudson Office, **Rebecca Rioux** at the Bentonville Central Office, and **Shelley Yarbrough** at the Lowell Office, which is opening soon, have all been promoted to Head Teller.

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

All four Team Members are responsible for performing customer service duties; assisting regional supervisors with audits; opening new accounts; overseeing vault, safe deposit, and general branch operations; and providing leadership, training and support to tellers.

Harper, who works at the Farmington Office, has been a Team Member since June 2006. He is pursuing a Bachelor’s degree in organizational management from John Brown University. He attends First Baptist Church in Springdale.

Pennington joined First Federal almost two years ago and works at the Rogers Hudson Office. He is in his last semester of studies at Northwest Arkansas Community College, and plans to transfer to the University of Arkansas to complete a Master’s Degree in secondary education. He served as a People to People Leadership Summit and Peer Helper while attending Rogers High School, and is a member of Fellowship Bible Church.

A First Federal Team Member since 2005, Rioux works at the Bentonville Central Office. She is engaged to Jeremiah Patrick and attends the Church of Christ in Springdale.

A graduate of Riverside High School in Avon, Miss., Yarbrough has also attended Mississippi Delta Community College in Greenwood, Miss., and North Arkansas College. She has worked at First Federal since September 2005. She and her husband, Ricky, are expecting their first child in April.

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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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