PRESS RELEASE

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FIRST FEDERAL NAMES NEW BOARD MEMBER

Port Angeles (October 15, 2013) Norman Tonina, Jr., Vice President of Organization Effectiveness at Grameen Foundation, USA has been elected to the Board of Directors at First Federal.

As Vice President of Organization Effectiveness at Grameen Foundation, Mr. Tonina drives strategic alignment, organizational effectiveness, and human resource re-engineering initiatives. He also serves as a member of Grameen Foundation's five-person Executive Committee. Mr. Tonina regularly consults with organizations on strengthening strategy and organizational alignment, and increasing leadership effectiveness to improve business performance.

"First Federal is pleased to welcome Norman Tonina to our Board of Directors", Richard Kott, Chairman, stated. "His expertise in the field of human resources in business and his tireless civic contributions bring added leadership to our organization."

Mr. Tonina's experience includes serving as the CFO of Microsoft's Platforms and Applications business. In 1999, he migrated from Finance to Human Resources, where he held a series of corporate HR leadership positions and directed major strategic global HR initiatives. He played a key role in launching Microsoft's People and Organization Capability (POC) Center of Excellence, and was responsible for HR strategy development and program and services deployment world-wide. At his retirement from Microsoft in 2008, Mr. Tonina was responsible for leading and directing major change management initiatives focused on company culture, talent management and leadership development.

Mr. Tonina graduated from the premier global Human Resources Executive Program at the University of Michigan. He also earned a Bachelor of Science Degree in Business Administration from Northeastern University and a Master's Degree in Organizational Psychology from Antioch University.

Since 2006, Mr. Tonina has taught seminars focusing on Human Resources in Business at various Universities in Washington State. His discussions have included strategic leadership, talent, and culture in business.

Mr. Tonina's dedication to community service includes the Fort Worden Public Development Authority Treasurer, Magnuson Park Community Center Advisory Board, Pacific Northwest Strategic Human Resources Forum Treasurer, View Ridge Elementary School Governance Committee/Seattle Public Schools, Northeast Seattle Little League Board of Directors, youth baseball and basketball coach, and volunteer math teacher at View Ridge Elementary School.

About First Federal:
First Federal is a Washington State chartered savings bank serving Western Washington through nine full-service branches in Clallam, Jefferson and Kitsap Counties and one Lending Center in Whatcom County. Member FDIC, Equal Housing Lender.