

**FOR IMMEDIATE RELEASE**  
**June 15, 2007**

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**First Financial Service Corporation**  
**Announces Quarterly Dividend**

ELIZABETHTOWN, Kentucky, June 15, 2007 – First Financial Service Corporation of Kentucky (the Company, NASDAQ: FFKY) today announced that a quarterly cash dividend of 19 cents (\$.19) per share would be paid on July 1, 2007 to all shareholders of record as of June 15, 2007.

First Financial Service Corporation is the parent bank holding company of First Federal Savings Bank of Elizabethtown, which was chartered in 1923. The Bank serves the needs and caters to the economic strengths of the local communities in which it operates and strives to provide a high level of personal and professional customer service. The Bank offers a variety of financial services and personal investment financial counseling service. Today, the Bank serves Central Kentucky through its 15 full-service banking centers.

This press release contains forward-looking statements under the Private Securities Litigation Reform Act of 1995 that are subject to certain risks and uncertainties that could cause actual results to differ materially from historical income and those presently anticipated or projected. The Company cautions readers not to place undue reliance on any such forward looking statements, which speak only as of the date of this release. Such risks and uncertainties include those detailed in the Company's filings with the Securities and Exchange Commission, risks of loans and investments, including the effect of the change of the local economic conditions, risks associated with the adverse effects of the changes in interest rates, and competition for the Company's customers by other providers of financial services, all of which are difficult to predict and many of which are beyond the control of the Company.

First Financial Service Corporation's stock is traded on the Nasdaq National Market under the symbol "FFKY". Market makers for the stock are:

J.J.B. Hilliard, W.L. Lyons Company, Inc.  
Stifel Nicolaus & Company  
First Tennessee Securities  
Spear, Leeds & Kellogg  
Sandler O'Neill

Keefe, Bruyette & Woods, Inc.  
Goldman, Sachs & Company  
Knight Securities, LP  
Howe Barnes Investments, Inc.

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