



DEPARTMENT OF THE AIR FORCE
WASHINGTON DC

12 June 2025

OFFICE OF THE ASSISTANT SECRETARY

SAF/FM
1130 Air Force Pentagon
Washington, DC 20330-1130

Ms. Maritza Mora
Branch Manager
600 West Main Street
Jacksonville, AR 72076

Dear Ms. Mora:

I congratulate First Arkansas Bank & Trust as the 2024 Air Force Distinguished Bank of the Year. The purpose of the annual award is to recognize the financial institution that goes above-and-beyond by providing our Air Force community with superior financial education and customized services. Your organization clearly demonstrated excellent customer service and responsiveness to the needs of the Little Rock AFB community.

Your team has shown outstanding customer service and steadfast support to the Little Rock AFB community through impactful financial education, inclusive products, and community engagement. Partnering with the Military & Family Readiness Center, FAB&T educated over 120 service members and dependents through classes like *Raising Financially Fit Kids* and *Credit and Debt Management*. The bank promoted savings during America Saves Week, supported local schools through *Teach Children to Save*, and provided accessible online financial tools. FAB&T offers military-friendly products—including 0% APR credit cards, CD-secured loans with no credit checks, and high-yield accounts—empowering families to build credit and grow savings. Through efforts like *Operation Turkey Drop*, *Do Good December*, and support for base and community events, FAB&T continues to deliver compassionate, mission-focused service that strengthens financial resilience at LRAFB.

For these reasons and more, we thank you for the service and support you are providing the entire Little Rock AFB community and the Air Force. It is well deserved!

Sincerely,

A handwritten signature in black ink, reading "David B. Marzo".

David B. Marzo, SES, DAF
Deputy Assistant Secretary
(Cost and Economics)

Performing Duties as Assistant Secretary of
the Air Force (Financial Management and
Comptroller)