

March 8, 2010

Steven M. Zagar  
Chief Financial Officer  
First Financial Service Corporation  
2323 Ring Road  
Elizabethtown, Kentucky 42701

**Re: First Financial Service Corporation  
Form 10-K for December 31, 2008  
File Number 0-18832**

Dear Mr. Zagar:

We have completed our review of the above referenced filing and related materials and have no further comments.

Please direct any questions to David Lyon at 202-551-3421, or to me at 202-551-3464.

Sincerely,

Kathryn McHale  
Senior Attorney