

PRESS RELEASE
FOR IMMEDIATE RELEASE

Contact: Kimberly A. DeBra
SVP/Corporate Communications
FIRST NORTHERN BANK
P.O. Box 547
Dixon, California
(707) 678-3041

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First Northern Bank Rated Outstanding in Community Reinvestment

First Northern Bank received the highest possible rating of “Outstanding” in its most recent Community Reinvestment Act examination by the Federal Deposit Insurance Corporation (FDIC). The FDIC identified the Bank as having particular strength in the areas of lending and service.

The Community Reinvestment Act of 1977 encourages financial institutions to meet the credit needs of their entire community, with a special emphasis on real estate lending and the needs of low and moderate income (LMI) neighborhoods. Banks are rated in three areas: lending, investment and service.

The FDIC rated First Northern “Outstanding” in the Lending category, stating, “The bank is a leader in making community development loans. [It] exhibits an excellent record of serving the credit needs of the most economically disadvantaged areas of its assessment areas.” It observed that during the current evaluation period, First Northern originated or renewed 13 community development loans totaling over \$23 million, a majority of which was in the area of affordable housing, multi-family loans.

In giving First Northern an “Outstanding” rating in the Service category, the FDIC explained: “Services are tailored to the convenience and needs of the assessment areas, particularly LMI geographies and/or individuals. The bank is a leader in providing community services.” It noted the Bank’s creation and participation in programs focusing on personal financial education and counseling, and its efforts to partner with non-profit organizations which are helping the community.

In the Investment category, the FDIC affirmed, “The [bank] took a leadership position in transacting a complex affordable housing investment.”

The FDIC’s overall description of First Northern included: “Since its inception in 1910, the bank’s operating policy has emphasized serving the banking needs of individuals and small-to-medium-sized businesses and farms.”

First Northern Bank, an independent community bank headquartered in Solano County since 1910, serves Solano, Yolo, Sacramento, Placer and parts of El Dorado Counties. First Northern currently has 11 branches located in Dixon, Davis, West Sacramento, Fairfield, Vacaville, Winters, Woodland, Suisun City, Downtown Sacramento and most recently in Roseville. The

Bank has real estate lending offices in Davis, Woodland, Vacaville, Roseville and El Dorado Hills, and has an SBA Loan Office and full service Trust Department in Sacramento. First Northern also offers non-FDIC insured Investment and Brokerage Services at each branch location. First Northern Bank's stock is listed on the OTC Bulletin Board under the ticker symbol "FNRN". The Bank can be found on the Web at www.thatsmybank.com.

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Forward-Looking Statements

This press release may include certain "forward-looking statements" about First Northern Community Bancorp (the "Company"). These forward-looking statements are based on management's current expectations and are subject to certain risks, uncertainties and changes in circumstances. Actual results may differ materially from these expectations due to changes in global political, economic, business, competitive, market and regulatory factors. More detailed information about these risk factors is contained in the Company's most recent reports filed with the Securities and Exchange Commission on Forms 10-K, 10-Q and 8-K, each as it may be amended from time to time, which identify important risk factors that could cause actual results to differ materially from those contained in the forward-looking statements. The financial information contained in this release should be read in conjunction with the consolidated financial statements and notes thereto included in the Company's most recent reports on Form 10-K and Form 10-Q. The Company undertakes no obligation to update these forward-looking statements to reflect events or circumstances arising after the date on which they are made. For further information regarding the Company, please read the Company's reports filed with the SEC and available at www.sec.gov.