

**PRESS RELEASE  
FOR IMMEDIATE RELEASE**

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February 4, 2009

**Financial Advisor Larry Gapinski Named as  
Raymond James Investment Management Consultant**

Lawrence (“Larry”) M. Gapinski, Raymond James Financial Advisor at First Northern Bank, has earned the designation of Investment Management Consultant from the Raymond James Institute of Investment Management Consulting.

The Institute of Investment Management Consulting was developed to provide educational programs, ongoing communication forums and networking opportunities with other financial advisors. Larry attended a 3-day certification program that covered such essential investment management consulting topics as asset allocation, manager selection, and portfolio construction. He also successfully completed a rigorous examination that required advisors to apply the major concepts covered during the program to client situations. By successfully completing the program and examination, Larry earned the designation of Investment Management Consultant.

The Raymond James Financial Advisors at First Northern Bank offer non-FDIC insured Investment and Brokerage Services through Raymond James Financial Services, Inc. at each of the Bank’s branch locations. Larry serves customers in First Northern Bank’s Fairfield/Vacaville, West Sacramento and Sacramento areas. His office is located in First Northern’s Fairfield Branch at 1455 Oliver Road, Suite 240; he may be reached at (800) 416-0036 or (707) 399-2418.

Securities and investment advisory services are offered through Raymond James Financial Services Inc., member FINRA/SIPC, an independent broker/dealer, and are not insured by the FDIC or any other bank insurance, are not deposits or obligations of the bank, are not guaranteed by the bank, and are subject to risks, including the possible loss of principal. Raymond James is independent of First Northern Bank.

**About First Northern Bank**

First Northern Bank, an independent community bank headquartered in Solano County since 1910, serves Solano, Yolo, Sacramento and Placer counties as well as the west slope of El Dorado County. Total assets at September 30, 2008, were \$657.5 million. First Northern operates 11 branches in Dixon, Davis, West Sacramento, Fairfield, Vacaville (2), Winters, Woodland, Downtown Sacramento, Roseville, and most recently Auburn. First Northern also has an SBA Loan Office and full service Trust Department in Sacramento and offers non-FDIC insured Investment and Brokerage Services at each branch location. Bank stock is listed on the OTC Bulletin Board under the ticker symbol "FNRN." For more information about First Northern Community Bancorp and First Northern Bank, visit the Company's Web site at [www.thatsmybank.com](http://www.thatsmybank.com).

**About Raymond James Financial Services**

Raymond James Financial Services Inc. is a national investment firm providing financial services to individuals, corporations and municipalities through more than 3,200 financial advisors in 2,000 offices across the United States. For more than 30 years, Raymond James Financial Services has provided a wide range of services through our affiliate, Raymond James & Associates, Inc., member New York Stock Exchange/SIPC. Both broker/dealers are wholly owned subsidiaries of Raymond James Financial, Inc. (NYSE-RJF), a financial services holding company which has more than 5,000 financial advisors serving 1.8 million accounts throughout the United States, Canada and overseas. In addition, total client assets are approximately \$167 billion, of which approximately \$27 billion are managed by the firm's asset management subsidiaries. Visit the Company's Web site at [www.raymondjames.com](http://www.raymondjames.com).

In July, Raymond James ranked "Highest in Investor Satisfaction with Full Service Brokerage Firms" in the J.D. Power and Associates 2008 Full Service Investor Satisfaction Study<sup>SM</sup>. The results are a demonstration of the very high level of service we strive to achieve.

Raymond James received the highest numerical score among full service brokerage firms in the proprietary J.D. Power and Associates 2008 Full Service Investor Satisfaction Study<sup>SM</sup>. Study based on responses from 4,528 investors measuring 19 investment firms and measures opinions of investors who used full-service investment institutions. Proprietary study results are based on experiences and perceptions of consumers surveyed in April-May 2008. Your experiences may vary. Visit [jdpower.com](http://jdpower.com).



Lawrence "Larry" M. Gapinski  
Raymond James Financial Advisor at First Northern Bank