

PRESS RELEASE
FOR IMMEDIATE RELEASE

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

February 27, 2009

**Joan Schindel Joins First Northern Bank as
Vice President/Commercial Loan Officer**



Joan Schindel
Vice President/
Commercial Loan
Officer

Dixon, Calif. – First Northern Bank (FNRN:OB), one of the oldest independent community banks in the region, is pleased to announce that Joan Schindel has joined the Bank as Vice President/Commercial Loan Officer.

Joan brings 19 years of extensive expertise in agricultural and mortgage loan services to First Northern Bank, working the majority of that time in the Woodland and Dixon areas of Northern California. She started her banking career with Sacramento Valley Farm Credit, where she worked as a loan officer for more than 16 years.

“I am pleased to be able to bring my agricultural lending experience to First Northern Bank, the preeminent institution in the market,” Joan says. “The Bank now offers long-term agricultural real estate loans and is genuinely committed to delivering top-notch customer service. That’s still important to agricultural customers, and coincides with my personal business philosophy.”

Joan holds a Bachelors in Business Administration with a concentration in Finance from California State University, Sacramento, and took graduate-level courses in Business Administration from Sonoma State University.

Actively involved in the local community, Joan currently serves as a Member of the Dixon Chamber of Commerce Governmental Affairs Committee and as a Commissioner on the City of Dixon Transportation Advisory Commission. She also serves as Treasurer of the New Dixon High School Bond Committee.

The 19-year Dixon resident lives with her husband Byron and son Tyler, a senior at Dixon High School. In her spare time, Joan enjoys baking, biking and reading.

Joan is serving clients in the agricultural areas in and around Woodland and Dixon. She may be reached at First Northern Bank’s Woodland Branch at 11 W. Court St. Her direct telephone line is (707) 678-7737.

-more-

First Northern Bank, an independent community bank headquartered in Solano County since 1910, serves Solano, Yolo, Sacramento, Placer and the west slope of El Dorado County. First Northern has 11 branches located in Dixon, Davis, West Sacramento, Fairfield, Vacaville (2), Winters, Woodland, Downtown Sacramento, Roseville, and Auburn, and has an SBA Loan Office and full service Trust Department in Sacramento. First Northern Bank also offers 24/7 real estate mortgage loans and non-FDIC insured Investment and Brokerage Services at each branch location. The Bank can be found on the Web at www.thatsmybank.com.

###