

PRESS RELEASE
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First Northern is Banking on Solar Energy
99-Year-Old Bank Activates State-of-the-Art Solar System

Dixon, California – First Northern Bank (OTC: FNRN) is proud to announce that it has “Gone Solar!” Rooftop solar systems have been installed on all of the branch and administrative buildings owned by the Bank. The solar retrofit work was completed late last year and is now fully operational in two Dixon buildings, as well as the Winters and West Sacramento branches. The Winters Branch operates out of a building designated as an historic landmark, which provides an interesting backdrop for the latest in solar technology.



Dixon firefighters received training for First Northern's new solar system. In the event of an emergency, the firefighters must know how to shut the system down. In this photo, the camera is looking west atop the Dixon Branch building at 195 N. First Street. The firefighters, from left, are: Andrew Dorris, Volunteer Firefighter; Walter Bullock, Volunteer Firefighter; Joshua Smotherman, Firefighter; and Jason Barker, Firefighter/Paramedic.

The Bank has installed a total of 1,675 photovoltaic panels totaling 26,767 square feet atop all four of its buildings. That's over a half acre of solar panels. Together, they are estimated to produce over 400,000 kilowatt-hours of usable electricity per year. The Bank expects to see their electric bills for its four buildings drop by more than 60% annually.

Over 25 years, these solar systems will provide substantial environmental benefits in the form of avoided emissions from power plants. The systems are estimated to offset 16 million pounds of carbon dioxide (CO₂), which is equivalent to 26 million miles not driven in an average car, taking 84 cars off the

road for 25 years, or planting 136 acres of trees.

The solar systems were installed by American Solar and Warren Brown Construction, with Fat Spaniel Technologies providing the energy monitoring system.

Photovoltaic (PV) systems are the most widely used means of generating electricity from solar energy. A PV system uses panels of semiconductor material — similar to that used in computer chips — to absorb sunlight and convert it into electricity. The Bank's solar systems are tied directly into the utility grid and are "net metered" on a time of use basis. This allows First Northern to get credit for producing power when it is most valuable during the summer months.

Why Now?

To qualify for the most attractive rebates and incentives under last year's California Solar Initiative, all solar-installation contracts had to be signed by March 4, 2008, and all equipment had to be installed by the end of 2008. First Northern met those requirements, and in 2009, began receiving rebates from Pacific Gas & Electric. The Bank will end up paying the same in utility charges during the payback period as it did before the solar systems were installed. In other words, the system pays for itself.

"It's a long-term capital investment with a really attractive payback period," says Louise Walker, the Bank's Senior Executive Vice President and Chief Financial Officer. In addition, the solar-system installation qualified for 2008 tax credits. But the best part? The energy savings that will accrue for years to come. "Based on a cost-benefit analysis, we couldn't find a reason *not* to do this," Louise says.

These savings are captured in real-time on First Northern Bank's Web site, at www.thatsmybank.com. Simply click on the box, "First Northern Bank Gets Greener."

Other green initiatives in place at First Northern Bank include:

- Using hybrid vehicles since 2005 in its fleet of courier cars.
- Providing reusable grocery bags to customers, shareholders and employees alike.
- Offering Online Banking to consumers and businesses since 1999.
- Offering Deposit Capture, an electronic deposit system for businesses, since 2007.
- Using the Bank's intranet for electronic internal communications, time cards, operating procedures, bank policies, and ordering marketing materials.
- Ordering office supplies via the Internet, eliminating paper forms, and uses continuous-circulation envelopes in its inter-branch mail system.
- Encouraging two-sided printing and extensive electronic filing.
- Shredding and recycling all waste paper.
- Recycling toner ink cartridges and aluminum cans.
- Light switches have reminder signs to turn off the lights when not in use.
- Reusing standard office products whenever possible.

About First Northern Bank

First Northern Bank, an independent community bank headquartered in Solano County since 1910 – nearly 100 years – serves Solano, Yolo, Sacramento and Placer counties as well as the west slope of El Dorado County. 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.” More information is available at www.thatsmybank.com.

About American Solar

American Solar, Inc. is a full service provider of solar electric systems. Our team provides consulting, design and installation services to the commercial, government, non-profit and residential markets. Experienced professionals manage all aspects of each solar project including financing options and ongoing monitoring and maintenance in order to meet objectives and maximize return on investment. The combined financial and environmental benefits of these systems have made solar electricity one of the fastest growing energy technologies worldwide. For more information, visit the company’s Web site at www.AmericanSolar.Net or call (415) 868-1111.

About Warren Brown Construction

Warren Brown Construction is a general/electrical contractor and solar electric systems provider that offers the unique combination of sustainable energy know-how and comprehensive construction capability. The Company can design and install state-of-the-art solar electric systems that conserve power and reduce energy bills. Our solar electric systems are currently powering municipal wastewater plants and pump stations, winery operations, vineyard irrigation systems, commercial distribution facilities and equipment transfer stations as well as small business activities and private homes. The owners of these systems are enjoying the benefits of real savings now and the ability to predict energy costs in the future.” More information is available at www.warrenbrownconstruction.com.

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.