

PRESS RELEASE
FOR IMMEDIATE RELEASE

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**Eric Ketelsen Returns to First Northern Bank as
Real Estate Loan Representative Serving Sacramento Region**



Eric Ketelsen
Real Estate Loan
Representative

Dixon, Calif.—First Northern Bank is pleased to announce that Eric Ketelsen has accepted the position of Real Estate Loan Representative, providing his rural home mortgage and home construction lending expertise to the Bank’s Yolo, Sacramento and Placer County customers.

Eric brings 15 years of real estate lending, project management, and business start-up experience to First Northern Bank. He began his banking career at First Northern Bank in 2001, after working five years as a ski instructor and river raft guide. He also taught English as a Second Language for two years in South Korea and Thailand.

Eric is the founder of two solar photovoltaic businesses. He currently runs two socially conscious start-ups on the side — one that feeds the homeless through a portion of sales, and an import business that supports a burn victim clinic in Nicaragua.

His other accomplishments include biking from Portland, Ore., to Washington, D.C., and serving as a Special Olympics Swim Team coach.

“I look forward to putting my energy and depth of experience to work for the real estate mortgage customers of First Northern Bank,” Eric says. “My relationship management skills, business and financial knowledge, as well as my desire to exceed customers’ expectations, complement the Bank’s principals and values.”

Eric holds a Bachelors in Arts from Sierra Nevada College and a Masters in Business Administration from Loyola Marymount University. He is a former member of the West Sacramento Rotary Club.

Eric is available by appointment at First Northern Bank’s West Sacramento Financial Center, 1300 Harbor Boulevard, West Sacramento. His phone number is (916) 375-3392, extension 3192. Eric will also have an office in Davis, Calif.

About First Northern Bank

An independent community bank headquartered in Solano County since 1910, First Northern Bank specializes in relationship banking. Experts are available in small business, commercial, real estate and agribusiness lending, as well as mortgage loans. The Bank is an SBA Preferred Lender. Non-FDIC insured Investment and Brokerage Services are available at every branch location, including Dixon, Davis, West Sacramento, Fairfield, Vacaville, Winters, Woodland, Roseville and Auburn. The Bank has a full-service Trust Department in Sacramento and a commercial lending office in Walnut Creek. Real estate mortgage and commercial loan officers are available by appointment in any of the Bank's branches. The Bank is rated as a "Superior" 5-Star Bank by BauerFinancial Inc.

(www.bauerfinancial.com), and can be found on the Web at www.thatsmybank.com, on [Facebook](#) and on [LinkedIn](#).

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 any 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.

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