

PRESS RELEASE
FOR IMMEDIATE RELEASE

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Lynne Bahr Joins First Northern Bank as Mortgage Loan Officer



Lynne Bahr
Mortgage Loan Officer

Dixon, Calif.— Sunil Bhagat, Vice President/Director Residential Lending, is pleased to announce that Lynne Bahr has joined the mortgage loan team of First Northern Bank as Mortgage Loan Officer.

Lynne has more than 30 years' experience in the mortgage and real estate industries, and has expertise with Conventional, Portfolio, FHA, HUD, and government financing for both purchase and refinance transactions; most recently, at Union Bank in Roseville.

In her new position, Lynne will provide personalized loan guidance through origination, negotiation, underwriting and closing of residential and construction loans.

Lynne will also conduct first-time homebuyer seminars and VA loan informational sessions for veterans in our communities.

Lynne is a native of Sacramento. In her spare time, she enjoys being with her family and reading. She is also looking forward to volunteering more in her community.

Her office is located in First Northern Bank's Roseville Financial Center at 2270 Douglas Boulevard, Suite #100. Lynne is available by appointment; she can be reached at (916) 798-5986 (cell), or lbahr@thatsmybank.com.

About First Northern Bank

As the Sacramento Region's local leader in small-business lending and customer satisfaction, First Northern 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, through First Northern Advisors, including: Auburn, Davis, Dixon, Fairfield, Roseville, Sacramento, Vacaville, West Sacramento, Winters, and Woodland. The Bank has a full-service Trust Department in Sacramento and a commercial lending office in Walnut Creek. Real estate mortgage and small-business loan officers are available by appointment in any of the Bank's branches. First Northern is rated as a Veribanc "Blue Ribbon" Bank for the earnings period of December 31, 2017 (www.veribanc.com). The Bank 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 and its subsidiaries (the "Company"). These forward-looking statements are based on management's current expectations, including but not limited to statements about market conditions and current expectations about strategic focus and competitive advantages, 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 and 10-Q, 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, and any reports on Form 8-K. 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.