

PRESS RELEASE
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Contact: Kimberly A. DeBra
EVP/Chief Communications Officer
FIRST NORTHERN BANK
P.O. Box 547
Dixon, California
(707) 678-3041

March 26, 2019

**First Northern Bank is Honored in Social Impact Awareness
Campaign Video about Local Senior Housing Community,
Dixon Heritage Commons**



Dixon, CA—First Northern Bank is honored in Western Bankers Association’s Social Impact Awareness Campaign video showcasing Dixon Heritage Commons, an affordable housing complex for seniors in Dixon, California.

This video, is one in a series of ten other regionally-focused videos that are designed to share with the public, the tremendous, positive impact community banks, such as First Northern, have on the communities and economies they serve.

“We’re a true community bank,” says Louise Walker, President & CEO of First Northern Bank. “We are dedicated to doing our part to ensuring the economic vitality of the areas we serve. In addition to the loans and other financial services we provide to businesses and families, we also support economic development in our communities.”

The construction of Dixon Heritage Commons’ five-acre campus began five years ago after First Northern Bank secured a \$1 million grant provided by the Affordable Housing Program (AHP) of the Federal Home Loan Bank of San Francisco of which First Northern Bank is a member. The Dixon Heritage Commons senior housing project came to be through a partnership between Delta Senior Housing Communities, Inc. (DSHC), Neighborhood Partners, LLC, the John Stewart Company, and First Northern Bank, and the City of Dixon. First Northern Bank also secured grants for Phases 2 (\$1.5 million) and 3 (\$960,000), totaling \$3.46 million for this project to date.

“First Northern Bank has participated in every project that we have constructed regionally,” says David Thompson, Co-Principal of Neighborhood Partners, LLC. “They have helped us secure over \$5.3 million in AHP grants and are always ready and willing, every time we ask.”

The senior community currently offers 116 one-bedroom housing units (44 more planned for Phase 3), a large community recreation building, therapy pool, library, garden, community shop, transportation waiting areas, laundry facilities, and an onsite social services coordinator, amongst other amenities to assist and serve the seniors who reside in this peaceful retreat.

“First Northern Bank is honored to have a 20-year local partnership with David Thompson and Luke Watkins of Neighborhood Partners, and Bill Powell, President of Delta Senior Housing Communities, Inc.,” says Louise Walker. “They have a genuine passion for helping people and building relationships with their clients; their projects align well with the Bank’s values, so it’s been a rewarding partnership.”

Thanks to the Western Bankers Association, the video successfully showcases how First Northern Bank, its partners, and the Dixon community have come together to provide a safe-haven for many local seniors. This passion for the local community has made a lot of dreams come true for the lower-income senior residents who live there.

“The residents have a much higher quality of life with more food and more activities,” says David Thompson. “We are very grateful to First Northern Bank for all that they do within the communities they serve.”

The video was launched at the Western Bankers Association’s annual conference on March 9 and can be viewed on You Tube at https://www.youtube.com/watch?v=OGXWFb2E9_c or by searching for Western Bankers Association Social Impact Video First Northern Bank.

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 Raymond James Financial Services, Inc., including: Auburn, Davis, Dixon, Fairfield, Roseville, Sacramento, Vacaville, West Sacramento, Winters, and Woodland. The Bank has a commercial lending office in Walnut Creek and a mortgage loan office in Sonoma. 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 and a “5-Star Superior” Bank by Bauer Financial, for the earnings period of December 31, 2018 (www.veribanc.com and www.bauerfinancial.com). The Bank can be found on the Web at www.thatsmybank.com, on [Facebook](https://www.facebook.com/firstnorthernbank) and on [LinkedIn](https://www.linkedin.com/company/firstnorthernbank).

About Neighborhood Partners, LLC

Neighborhood Partners, LLC, (NP) has built more affordable housing in Yolo County over the past 20 years than any other group. NP works with many different nonprofits to meet the needs of their clients and has won more Federal Home Loan Bank subsidy grants than any other group in the Yolo-Solano area. NP has partnered on affordable housing projects in Davis, Woodland and Dixon, and has worked with First Northern Bank to secure over \$5 million in AHP grants for seven affordable communities in Yolo and Solano counties. www.npllc.org

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.