

**PRESS RELEASE
FOR IMMEDIATE RELEASE**

Contact: Kimberly A. DeBra
EVP/Chief Communications Officer
FIRST NORTHERN BANK
P.O. Box 547
Dixon, California
(916) 570-1231

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**Alex Ushakov Joins First Northern Bank's
Capital Region Lending Team as
Vice President/Commercial Loan Officer**



Alex Ushakov
Vice President
Commercial Loan Officer

Dixon, CA—First Northern Bank is pleased to announce that Alex Ushakov has joined its Capital Region Lending Team as Vice President/Commercial Loan Officer.

First Northern Bank, the Sacramento Region's local leader in small business lending and customer satisfaction, underwrites and funds a full range of business lines of credit, equipment loans and leases, owner and investor commercial real estate loans, construction loans, Commercial & Industrial loans, SBA 504 and 7A loans, letters of credit, and business acquisition loans throughout the greater Sacramento and East Bay Area Regions.

Alex's 12 years in the financial services industry includes commercial lending, relationship management, underwriting, marketing, sales, and business development. Prior to joining First Northern Bank, Alex served as Vice President/Senior Commercial Relationship Manager for Banner Bank in Sacramento.

He is currently a board member of Gateway Charter School's Business Community Advisory Committee, has volunteered as a Big Brother for the Big Brothers Big Sisters Organization, and was a liaison between the University Rotary Club of Palo Alto and Ravenswood Unified School District in East Palo Alto. He looks forward to more volunteer opportunities in the coming new year.

Alex received his Bachelor of Science degree in Economics from Santa Clara University. He lives in Folsom and enjoys reading, running, biking, and spending time with his family.

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Alex's office is located in First Northern Bank's Sacramento Financial Center at 1375 Exposition Boulevard, Suite #101. Alex is available by appointment; he can be reached at (916) 246-7663 or (650) 224-1871 (cell), or aushakov@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, Rancho Cordova, 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 September 30, 2019 (www.veribanc.com and www.bauerfinancial.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.

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