

PRESS RELEASE
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First Northern Bank Celebrates 110 Years in Business
Making it One of the Oldest California-based Banks in the State

Dixon, California – First Northern Bank (FNRN.OB) marked its 110th year in business on February 1, 2020. The Bank is celebrating the fact that it is one of only 14 banks based in California that has surpassed the century mark. What’s more, First Northern Bank is the only bank in that group that has not participated in a merger or acquisition. In other words, its success has been built on organic growth. The Bank has stood the test of time through two world wars, two depressions and 19 recessions, and it is stronger today than it has ever been. For the past 12 years, First Northern Bank has been ranked as the region’s #1 local small business lender and it holds the leading community bank position in business core deposit market share in 8 of its 11 markets.

Back in 1910, a group of local Dixon businesspeople believed they weren’t getting the kind of banking services they needed, so in the do-it-yourself tradition of an independent farming community, they voted to open their own bank, an “enterprise with all local capital and no outside investment or affiliations.” Even though 110 years have passed, descendants of the Bank’s founders are still shareholders and customers.

While other banks have come and gone over the years, First Northern Bank has steadfastly adhered to its Policy of Independence, setting its own course and making decisions at the local level. As a result, the Bank can respond quickly to customers’ needs and to changing business conditions.

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“First Northern Bank has always been a pillar of strength in the communities it serves,” says Louise Walker, President and CEO. “We attribute our success to remaining true to our core values of People First, Absolute Integrity, and having a Zest for Excellence in all that we do. Employees come to work every day with a clear understanding of ‘Why We Exist’: ‘We exist to build long-lasting relationships where we can address specific financial needs on a personalized basis, provide opportunities for our employees, and be committed and passionate about making a difference in our communities.’”

The Bank’s goals and objectives are not driven by Wall Street. First Northern Bank focuses on the local economy rather than reaching into unfamiliar markets. The Bank’s branch network covers Placer, Sacramento, Solano, and Yolo Counties with 11 full service financial centers. The Bank also has a Commercial Loan Office in Contra Costa County, and Mortgage Loan Offices in Davis and Sonoma. Mortgage Loan Officers are available to meet clients in any of the Bank’s locations. And, to serve the region’s investment and brokerage services needs, the Bank also provides non-FDIC insured products and services through Raymond James Financial Services, Inc. under the name of First Northern Advisors, a part of First Northern Bank’s Wealth Management Division.

Over the past 13 years, First Northern Bank has contributed more than \$2.0 million to the communities it serves, in the form of direct financial support and in-kind services. Each year during that same time period, Bank employees have averaged over 7,000 hours of volunteer time.

About First Northern Bank

First Northern Bank is an independent community bank that specializes in relationship banking. The Bank, headquartered in Solano County since 1910, serves Solano, Yolo, Sacramento, Placer, and Contra Costa Counties, as well as the west slope of El Dorado County. 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 Auburn, Davis, Dixon, Fairfield, Rancho Cordova, Roseville, Sacramento, Vacaville, West Sacramento, Winters, and Woodland. The Bank also 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 11 branches. First Northern is rated as a Veribanc “Blue Ribbon” Bank and a “5-Star Superior” Bank by Bauer Financial for the earnings period ended September 30, 2019 (www.veribanc.com) and www.bauerfinancial.com). The Bank can be found on the Web at thatsmybank.com, on [Facebook](https://www.facebook.com) and on [LinkedIn](https://www.linkedin.com).

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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 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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