

**PRESS RELEASE**  
**FOR IMMEDIATE RELEASE**

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With Photo

**Jay Lloyd Joins First Northern Bank**

First Northern Bank is pleased to announce the hiring of Jay Lloyd as Business Services Officer for their Vacaville Downtown Financial Center branch. Jay comes to First Northern from Wells Fargo Bank, where he served as a Personal Banker.

Jay earned a Bachelor of Arts degree in Business Management, with an emphasis in entrepreneurship. In his former position, one of his primary responsibilities was to provide accurate advice to clients and potential clients regarding financial solutions. He looks forward to using the knowledge gained from working closely with the public to create and maintain new business relationships for First Northern Bank.

Jay came to Vacaville from the Bay Area, and expects to become an integral part of the community. His hobbies include basketball, jazz music and family. Jay resides in Vacaville with fiancée Monica Starks and their 18-month-old daughter Suraya.

First Northern Bank, an independent community bank headquartered in Solano County since 1910, serves Solano, Yolo, Sacramento, Placer and parts of El Dorado Counties. First Northern currently has 11 branches located in Dixon, Davis, West Sacramento, Fairfield, Vacaville, Winters, Woodland, Suisun City, Downtown Sacramento and most recently in Roseville. The Bank has real estate lending offices in Davis, Woodland, Vacaville, Roseville and El Dorado Hills, and has an SBA Loan Office and full service Trust Department in Sacramento. First Northern also offers non-FDIC insured Investment and Brokerage Services at each branch location. First Northern Bank's stock is listed on the OTC Bulletin Board under the ticker symbol "FNRN". The Bank can be found on the Web at [www.thatsmybank.com](http://www.thatsmybank.com)

*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 these 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](http://www.sec).*



**Jay Lloyd**  
**Business Services Officer**

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