

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

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**Geoff Miller Joins First Northern Bank as  
SBA Business Development Officer for the Sacramento Area**

First Northern Bank ([www.thatsmybank.com](http://www.thatsmybank.com)), a leading independent community bank headquartered in Solano County since 1910, is pleased to announce that Geoffrey S. Miller has joined the Bank as Small Business Administration (SBA) Business Development Officer. He is working out of the Bank's Sacramento SBA Loan Department at 7th and J Streets, located on the mezzanine of the First Northern Bank's Downtown Sacramento Branch.

Geoff brings 21 years of experience in the financial industry to First Northern Bank, moving from financial payment processing to business and relationship banking. He most recently served as vice president of commercial and SBA lending for California Bank & Trust's Northern California Region.

"First Northern Bank is dedicated to serving small- to medium-sized businesses, and our SBA loan programs allow us to offer loans for a variety of business financing needs," Geoff says. First Northern Bank has been designated as a member of SBA's Preferred Lender Program, which means the Bank can approve certain loan requests on behalf of the SBA, resulting in quicker turnaround time for loan approvals and funding. "In down markets, conventional commercial business credit usually tightens as risk increases. The SBA's government-guaranteed loan programs are designed to fill the gap," he says. "The SBA enables its lending partners to provide financing with reasonable terms to small businesses by guaranteeing major portions of the loans." First Northern Bank closed more than \$30 million in SBA and commercial construction loans in 2007.

Geoff holds a B.A. in International Studies from the University of Washington. He is bi-lingual (Japanese), having lived in and worked in Tokyo for two years before college. He has lived in Roseville for the past 13 years with his wife Brenda and their four children. A past Scout Master of the Boy Scouts of America, Geoff remains a charter organization representative of Troup 1830. In his spare time, he enjoys backpacking, hiking, fly fishing and trap shooting.

Geoff may be reached at First Northern Bank, SBA Loan Department, 1007 7th Street, Sacramento, CA 95814; his direct phone line is (916) 325-8514.

First Northern Bank, an independent community bank headquartered in Solano County since 1910, serves Solano, Yolo, Sacramento, Placer and the west slope of El Dorado counties. First Northern currently has 11 branches located in Dixon, Davis, West Sacramento, Fairfield, Vacaville (2 Branches), Winters, Woodland, Downtown Sacramento, Roseville and Folsom. The Bank has real estate lending offices in Davis, Woodland, Roseville and Folsom, and has an SBA Loan Department and full service Trust Department in Sacramento. The Bank also offers non-FDIC insured Investment and Brokerage Services through Raymond James Financial Services, Inc. at each of its branch locations. 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.gov](http://www.sec.gov).*



Geoffrey S. Miller  
SBA Business Development Officer  
First Northern Bank

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