

PRESS RELEASE
FOR IMMEDIATE RELEASE

Contact: Kimberly A. DeBra
SVP/Corporate Communications
FIRST NORTHERN BANK
P.O. Box 547
Dixon, California
(707) 678-3041

March 13, 2009

First Northern Bank Provides the Dough for United Bakery Expansion

Dixon, Calif. – First Northern Bank (FNRN:OB), one of the oldest independent community banks in the Sacramento region, is proud to announce that it recently funded the expansion of United Bakery, Inc. in West Sacramento.

After months of planning, the grand opening of United Bakery's new 20,000-square-foot space on Riverside Parkway took place earlier today. The Bakery has doubled in size approximately every five years since it was established in 1991, and currently employs 13 people. Today's expansion could see as many as 38 new jobs created in the next two years.

United Bakery is in the enviable position of producing tasty, high-quality, all natural products — breads and breadsticks — that have a strong following. Fortunately, they say, bread is a food staple that people continue buying even in a down economy. Like many other “overnight successes,” the owners have actually spent 22 years in the bakery business, learning the business from the ground up.

“Working with the principals of United Bakery represents one of the most rewarding parts of community banking,” says Paul Kolarik, VP/Commercial Loan Manager, in First Northern Bank's West Sacramento Branch. “First Northern, as part of a team that included City, State, California Capital and SBA representatives, used our knowledge and contacts to help overcome roadblocks and structure financing that brought the plans and dreams of United Bakery's founders to reality. It is very rewarding personally to be part of a challenging, and successful project like this.”

Five Tips for Business Owners Seeking Financing

Paul offers these five tips to any other business owners who are considering a business expansion or entry into a new line of products and services:

1. Be able to show a profitable history.
2. Have the management expertise to be able to handle the growth that you're seeking.

3. Be willing to pledge some of your assets to secure the loan, such as a piece of real estate.
4. Have a very solid business plan.
5. Take advantage of the business advice that is all around you – consult with your bank, your business attorney, your CPA. Go talk with the economic development representatives at the city and state level.

“We’re all here to help businesses become more successful,” Paul says. “Nothing can top the great feeling that comes from helping hard-working individuals grow their business and achieve their dreams.”

About First Northern Bank

First Northern Bank, an independent community bank headquartered in Solano County since 1910, serves Solano, Yolo, Sacramento and Placer counties as well as the west slope of El Dorado County. First Northern operates 11 branches in Dixon, Davis, West Sacramento, Fairfield, Vacaville (2), Winters, Woodland, Downtown Sacramento, Roseville, and most recently Auburn. First Northern also has an SBA Loan Office and full service Trust Department in Sacramento and offers non-FDIC insured Investment and Brokerage Services at each branch location. Bank stock is listed on the OTC Bulletin Board under the ticker symbol “FNRN.” For more information about First Northern Community Bancorp and First Northern Bank, visit the Company’s Web site at www.thatsmybank.com.

About United Bakery

United Bakery was founded in 1991 by **two people with an idea**. Together, Dinh Nguy and his wife Mina began baking and delivering his fabulous breadsticks to markets, restaurants and delis in the Sacramento area. By using only the best ingredients – like flour, butter and filtered water – their business grew quickly by word of mouth. With just one delivery truck, Dinh promptly found the demand for their delicious grissini was outgrowing his delivery area, and expansion became a top priority. Now, with his 20,000 sq. ft. production facility, United Bakery has the capability to handle even the largest corporate orders. United Bakery is now located at 940 Riverside Parkway, Suite 50/60, West Sacramento. For more information, visit the Bakery’s Web site at www.unitedbakery.com.

Forward-Looking Statement

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.