



FIRST NORTHERN BANK

April 28, 2011

Dear Valued Customers:

This past quarter, we have been working hard designing, testing and readying new products and services for rollout to our customers. Many of the new products and services are being released within the next few weeks, and others are planned to follow shortly thereafter. Part of the exciting line up of new initiatives includes:

- **Mobile Banking:** our mobile internet banking, mobile text banking and mobile app banking give you three easy and secure ways to bank using your mobile phone! You can access balance information, transfer funds, sign up for mobile alerts, and more.
- **Instant Issue Debit Cards:** the Bank will cut the turnaround time on its Visa Debit Card delivery from 7 - 10 days to 1 - 2 days by bringing the issuance of these cards in-house.
- **ePlus Reward:** new retail checking account customers will be paid a \$50 reward should they use their debit card 10 times, sign-up for Bill Pay and pay 1 bill, sign-up for Direct Deposit amounting to \$500 or more, and take an eStatement rather than a paper statement within the first 60 days of opening their account.
- **Free Personal Savings Account:** now with a combined statement savings (checking & savings accounts linked), a minimum monthly transfer of \$25 from checking to savings with an eStatement rather than a paper statement, the personal savings account will be free of the monthly maintenance fee, regardless of the savings account balance.
- **Pre-Screened Business Line of Credit for Professionals:** through the use of criteria filtering with a reputable business credit bureau, and our own local community insights, the Bank will be piloting a pre-screened business line of credit for professionals within a few of its markets.

For those who know us well, you know First Northern Bank has a strong capital position and money to lend. First Northern's solid financial position and product selection are backed by over 100 years of success, a superior level of customer service and satisfaction, as well as an unwavering community partnership you simply won't find at other financial services companies. We pride ourselves for making banking easy...our customers can bank with us anyway they choose. We have friendly, knowledgeable bankers, and state-of-the-art technology. You have our personal assurance that we will continue to do everything necessary to earn your business, your respect, and your loyalty at every opportunity. Because after all, we want you to consider us for additional business and continue to refer your friends, family and associates.

Sincerely,

Louise A. Walker
President & CEO