



April 30, 2012

Dear Valued Customer,

We'd really love to hear from you! As you may or may not know, First Northern Bank was founded back in 1910 on the idea of providing a better kind of banking to the people and businesses within our communities. And today that spirit very much lives on...we want to make your banking easy and enjoyable.

That's why I'm devoting this quarter's customer letter to reaching out and asking you if there is anything you'd like First Northern Bank to do differently, to make your banking more enjoyable. In today's ever-busy society, it often feels like more and more to-do items keep piling on and free time is a luxury that is treasured more than ever. We understand if your banking isn't easy, that means you have to spend too much time thinking about it. We want to be yours and your family's financial partner for life. That's why it's important to know if we're hitting the mark from your perspective.

Just this week, we launched an online version of our 'How Do We Rate?' in-branch customer feedback brochure on our website...it's located prominently on our homepage. When you have a couple of minutes (yes, it's very short!), please tell us how we rate. [\[How Do We Rate?\]](#)

Regardless of what happens in the economy, our reason for existing as a community bank has never wavered. We are here 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.

First Northern Bank is proud of its 102-year legacy of providing a superior level of service and a kind of banking you don't have to spend a lot time thinking about.

Thank you for banking with First Northern Bank. We genuinely appreciate the trust you have placed in us.

Sincerely,

Louise A. Walker
President & CEO

P.S. First Northern Bank received an "Outstanding" rating – *the highest possible* – from the FDIC for its performance under the Community Reinvestment Act (CRA). With respect to CRA, the FDIC examines its commercial banks and savings institutions every two to three years to evaluate their performance in three areas: lending, community development, and services. The report is a public document and has been posted on First Northern Bank's website. [\[FNB's CRA Examination Report\]](#)