



FIRST NORTHERN BANK

April 30, 2013

Dear Customers, Friends and Neighbors,

Spring sure was short this year – or so it seems, with temperatures already in the high 80s. With summer fast approaching, everyone starts spending more time outdoors – with children’s sports, gardening and pool activities, and perhaps even that much-needed vacation! With Mobile Banking and Online Bill Pay, First Northern can help you stay on top of your bill paying and finances no matter where you are.

Our friendly and knowledgeable Online Banking Support Team is available Monday – Friday, from 9 a.m. to 5 p.m. at (877) 362-6000, or 678-6000 from Dixon, to help you get started with eStatements, Mobile Banking via TEXT, WEB or APP for your Droid, iPhone, or iPad, and Online Bill Pay. These services are very simple to use, and the Bank provides them to you at no charge.

Perhaps this summer will find you volunteering for one of your favorite community causes. Community service has always been a fundamental aspect of First Northern Bank’s mission. The Bank’s core values: **People First; Absolute Integrity; and Zest for Excellence**, emphasize a superior level of service and giving back to our communities because vibrant communities nurture strong, healthy families and businesses. Our employees contribute thousands of volunteer hours each year. Every employee who contributes 100 or more hours of service within a calendar year is honored with the elite First Northern Bank Franklin Award, which includes a Certificate of Gratitude, one to three crisp \$100 bills (depending upon the number of hours volunteered), and sharing the employee’s efforts with other Bank employees. In 2012, Bank employees contributed nearly 7,400 hours of community service, and earned 33 Franklin Awards.

We have been serving the region as a strong local community bank for over 103 years. The residents and businesses in the counties of Solano, Yolo, Sacramento, Placer, El Dorado, *and soon Contra Costa*, appreciate **local decisions, local commitment, and local investment**. We work hard to balance the needs of our customers, employees, shareholders and communities.

It is truly our privilege to serve you.

Best wishes to you and your family,

Louise A. Walker
President & CEO