



July 28, 2011

Dear Valued Customer:

Thank you for visiting First Northern Bank's website! Have you had a chance to visit the Bank's new Facebook page? We officially launched it within the last 30 days, and we're seeing lots of interest from customers and the public. We decided to embrace a social networking strategy in an effort to engage our customers in current and relevant ways. We plan to use our Facebook page to communicate how the Bank is getting involved within its communities, provide product education, inspire interaction, conduct contests, and connect with our customers. In many ways, social networking is a more immediate communication channel...a means to providing service at a whole new level. We'd love to hear what you think of our page, and if you have any ideas for making it even better.

You see, at First Northern Bank, we make sure to use technology as an enhancement to personal service, not as a replacement for it. We provide e-Services because people are looking for ways to make their lives simpler, and 24/7 convenience and a self-service approach have become necessities with today's busy lifestyles. However, please don't misunderstand...**we differentiate ourselves in the marketplace by providing unparalleled personal customer service delivered by the most seasoned professionals in the business.** Technology is a huge help in allowing round-the-clock access for managing accounts, however it doesn't replace the real person, a financial advisor, someone to listen and to help put together customized solutions for those not so straightforward situations.

Our 101 years of success in serving the local communities has been built on our ability to make banking easy and enjoyable. We're told all the time by customers that it's refreshing to bank with a company the GETS IT, and they are so glad they switched to First Northern Bank.

Yes, we have a lot of e-Services! But, we have friendly employees on board to help get you set-up, walk you through the procedures, and make sure you're good-to-go after business hours. Don't hesitate to give one of our branches a call, or better yet, stop by because we'd love to see you, to discuss all of the great ways we're making banking easy and enjoyable. First Northern's e-Services include, but are not limited to:

- Online Banking
- Electronic Bill Pay
- E-Statements
- Mobile Banking (for the iPhone, iPad, and Android)
- Online Account Opening
- Online Mortgage and Consumer Loans
- Cash Management Services - *for businesses*
- Remote Deposit Capture - *for businesses*
- Online Switch Kit

I hope this letter finds you and your family enjoying this beautiful summer weather. Please let us know if we can be of assistance. It is truly our privilege to serve you.

Sincerely,

A handwritten signature in cursive script that reads 'Louise Walker'.

Louise A. Walker  
President & CEO