



July 30, 2013

Dear Valued Customers,

At First Northern Bank, we know that your finances and investments represent more than money. We understand that you have dreams and goals for life. First Northern is committed to helping you turn your financial dreams into realities. A superior level of service is at the heart of everything we do. Our goal is to provide access to high-quality, comprehensive financial services in an atmosphere that allows us to get to know you better – your family, your business, and your financial and investment goals.

Every year, the First Northern Bank recognizes two employees who were nominated by their peers and chosen by a committee represented by a cross-section of management throughout the Bank for the prestigious Superior Service Awards. This year, the Bank is honoring two very deserving employees for the exemplary example they represent on a daily basis for going ‘above and beyond’ to serve the Bank’s customers: **Gwyn Runnels**, Senior Vice President/Deposit & Sales Manager and **Mary Poe**, Financial Services Manager at the Fairfield Branch. Congratulations again to Gwyn and Mary!

In the area of branches and departments, the West Sacramento Branch recently celebrated its 30th anniversary, and our new East Bay Commercial Loan Office opened its doors in Walnut Creek. Our Davis Branch was voted “2013 Best Bank” by Davis residents and businesses for the 14th year in a row, and our Vacaville Branch was voted “2013 Bank of the Year” by the Vacaville Chamber of Commerce. For its employee-built float in the 2013 Dixon May the Dixon Branch was excited to receive “Best Commercial Float”.

And, as many of you know, First Northern Bank is passionate about giving back to its communities. A major area of focus for the Bank is ensuring our graduating high school seniors are prepared for the next chapters in their lives. We provide area high schools with the funding for a state-of-the-art computer-based financial literacy program that teaches, assesses and certifies students in 600 critical financial skills. The technology uses virtual worlds, gaming, social media and videos to engage the students and teach such things as using credit cards wisely, how to budget, the importance of a good credit score, and financing higher education. Other support provided by First Northern Bank in the area of financial literacy and promoting continuing education includes:

- “Basic Banking” training provided to Yolo County Foster Youth.
- Sponsorship of the production of United Way – Capital Region’s financial literacy video called \$en\$e-Ability. The video will be used to promote the need for community leaders and businesses to get involved in the effort to improve the financial education of the area’s youth.
- And, the Bank provided funds for financial scholarships throughout the region for graduating seniors in support of furthering their education.

Thank you for choosing First Northern Bank; it is truly our privilege to serve you!

Sincerely,

Louise A. Walker
President & CEO