



## FIRST NORTHERN BANK

November 1, 2010

Dear Valued Customers:

The year is winding down, Fall has finally arrived, and the economic front is perhaps slightly more positive than it was last quarter. Businesses, individuals and communities are doing what they can to manage through the continuing economic challenges, and First Northern Bank is working right alongside them. With every loan or investment we make, we set opportunity in motion for our customers, who then have the resources available to create even more opportunities for others.

Besides making loans and investments, First Northern Bank's product and technology teams have been very busy this past year working on enhancements to a number of delivery channels and products that are sure to delight both our consumer and business clients. This month we launch a new and improved Online Banking system that includes e-Statements. Soon to follow will be Mobile Banking, allowing customers to perform select transactions right from their cell phones. And, there's more but I will refrain from letting all the cats out of the bag all at once. I will tell you that what's in store is quite impressive and will provide customers of First Northern the ability to manage their finances and communicate with the Bank in new and exciting ways.

To introduce e-Statements, the Bank is giving away an Apple iPod, an Apple iPad and an Amazon Kindle. During the months of November, December and January, customers will be entered into the drawing for every account that has a paper statement suppressed in favor of an electronic statement. E-Statements not only save valuable natural resources, they save the Bank processing and postage costs, they enhance security by eliminating the possibility of statements getting lost or stolen in the mail, and the delivery time is greatly improved...rather than waiting for your statement to arrive in the mail, it will be available online immediately!

And, to close our Centennial year with a bang, we wanted to engage our customers in something fun and creative. We are asking customers to tell us why they bank with First Northern and to do it in a YouTube video. Qualifying videos submitted before 5pm on December 30<sup>th</sup> will be entered into a contest to win cash prizes and more. We've always had terrific success with our business customer testimonial ads, and we're hoping this customer-relationship advertising campaign stimulates some true talent from a wide cross-section of our customer base. Details about the Customer Video Contest can be found on the Bank's website at [www.thatsmybank.com](http://www.thatsmybank.com).

In closing, I would like to sincerely thank our customers and communities for your continued support. It is truly our privilege to serve you.

Sincerely,

Owen J. Onsum  
President & CEO