

PRESS RELEASE
FOR IMMEDIATE RELEASE

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**First Northern Bank Offers Down-payment
Assistance to Low-income Homebuyers**

Dixon, California – First Northern Bank (FNRN.OB) has received \$300,000 from the Federal Home Loan Bank (FHLB) of San Francisco's home ownership set-aside program for very low- to moderate-income households, called the Workforce Initiative Subsidy for Homeownership (WISH) Program.

Through participating member financial institutions like First Northern, the WISH Program provides up to \$15,000 per household, matching up to \$3 for every dollar contributed by the homebuyer toward the down payment and closing costs on their home.

First Northern has applied for and received WISH funds for the past three years, and is the only Sacramento-area community bank participating in the WISH Program.

First Northern works closely with local communities to identify eligible homebuyers, who must meet the following requirements:

- Enroll in the FHLB's WISH Program;
- Successfully complete a homebuyer counseling program;
- Be a first-time homebuyer;
- Meet FHLB eligibility requirements, and have an income that is at or below 80% of the HUD area median income at the time of enrollment; and
- Must open escrow on a home purchase transaction within one year of enrolling in the WISH Program.

In Sacramento, Placer and Yolo counties, \$58,479 represents 80% of the 2010-2011 HUD area median income of \$73,100. In Solano County, \$63,359 represents 80% of the 2010-2011 HUD area median income of \$79,200. This median income information may be found at <https://www.efanniemae.com/sf/refmaterials/hudmedinc/>.

First Northern's WISH funds will be available through March 31, 2012. Interested homeowners may call First Northern Bank for more details at (530) 753-1585 in Davis, Calif., or toll-free at (800) 682-8648.

About First Northern Bank

First Northern Bank, an independent community bank headquartered in Solano County since 1910, serves Solano, Yolo, Sacramento, Placer and the west slope of El Dorado County. First Northern has 11 branches located in Dixon, Davis, West Sacramento, Fairfield, Vacaville (2), Winters, Woodland, Downtown Sacramento, Roseville, and Auburn, and has a full service Trust Department in Sacramento. First Northern Bank also offers 24/7 real estate mortgage loans, SBA Loans, and non-FDIC insured Investment and Brokerage Services at each branch location. Real Estate Mortgage Loan offices are located in Davis, Roseville and Folsom, and real estate loan representatives are available to meet customers at any of the Bank's branches by appointment. The Bank specializes in relationship banking and employs experts in the area of small business, commercial, agribusiness, and real estate lending, as well as wealth management. The Bank can be found on the Web at www.thatsmybank.com.

Forward-Looking Statements

This press release may include certain "forward-looking statements" about First Northern Community Bancorp (the "Company"). These forward-looking statements are based on management's current expectations and are subject to certain risks, uncertainties and changes in circumstances. Actual results may differ materially from these expectations due to changes in global political, economic, business, competitive, market and regulatory factors. More detailed information about these risk factors is contained in the Company's most recent reports filed with the Securities and Exchange Commission on Forms 10-K, 10-Q and 8-K, each as it may be amended from time to time, which identify important risk factors that could cause actual results to differ materially from those contained in the forward-looking statements. The financial information contained in this release should be read in conjunction with the consolidated financial statements and notes thereto included in the Company's most recent reports on Form 10-K and Form 10-Q. The Company undertakes no obligation to update these forward-looking statements to reflect events or circumstances arising after the date on which they are made. For further information regarding the Company, please read the Company's reports filed with the SEC and available at www.sec.gov.

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