



PRESS RELEASE FOR IMMEDIATE RELEASE

September 15, 2011

Contact: Louise A. Walker, President/CEO FIRST NORTHERN BANK P.O. Box 547 Dixon, California (707) 678-3041

First Northern Bank Generates 1 Million Kilowatt-hours of Electricity with Roof-top Solar Panels

Dixon, Calif. – Less than three years after flipping the "on" switch, First Northern Bank's rooftop solar systems have generated 1 million kilowatt-hours of electricity. The milestone was reached yesterday.



Jeremiah Smith, EVP/Chief Financial Officer, is on the roof of the Bank's Operations Center at 210 Stratford Ave. in Dixon last July.

First Northern has generated enough power to:

- Operate 91 homes for one year
- Avoid generating the gasses that 118 cars would emit over one year, or
- Operate 9,127 60-watt light bulbs for a year.

"We carefully weighed the decision to 'go solar' in 2008," says Executive Vice President and Chief Financial Officer Jeremiah Smith. "Today, the system is running slightly ahead of projections, and we couldn't be more pleased with the energy savings we're seeing. When the payback period

ends, electricity charges are expected to drop by 60% where the solar panels are installed. Plus, we're doing our part to help improve the environment."

First Northern Bank installed 1,675 photovoltaic panels totaling 26,767 square feet (more than half an acre) atop four buildings: the two Bank buildings in Dixon, the West Sacramento Branch, and the Winters Branch, which is a historic landmark. On weekends, when the Bank's energy use is at its lowest, First Northern can sell the power from its solar system to PG&E's electric grid.

First Northern Community Bancorp & First Northern Bank September 15, 2011 Page 2

Combined, these systems have a generating capacity of approximately 296 kilowatts of electricity. Over 25 years, these solar systems are estimated to offset 16 million pounds of CO₂, which is equivalent to 26 million miles not driven in an average car, taking 84 cars off the road for 25 years, or planting 136 acres of trees.

As far as greenhouse gases go, to date, the rooftop solar systems have prevented 1.2 million pounds of carbon dioxide (CO_2) and 1,500 pounds of nitrogen oxide (NO_x) from entering the earth's atmosphere.

The solar savings are posted in real-time on the Bank's Web site at <u>www.thatsmybank.com</u>. Simply click on the "First Northern Bank Gets Greener" box that appears on the lower left of the homepage. (Because the data is in real-time, the numbers increase every few minutes.)

Recent green initiatives at First Northern include Mobile Banking, eStatements and Deposit Capture, a remote electronic deposit system for businesses. In addition, the Bank owns a fleet of hybrid vehicles.

About First Northern Bank

First Northern Bank (FNRN:OTCQB), 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 & 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 <u>www.thatsmybank.com</u> and on <u>Facebook</u>.

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.