

PRESS RELEASE
FOR IMMEDIATE RELEASE

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**Dixon's Heritage Commons Awarded \$1.5 Million to
Expand Affordable Housing for Seniors**

Dixon, Calif. — Heritage Commons, a 60-unit senior housing community in Dixon, Calif., has been awarded a grant of \$1,500,000 to construct 60 additional units of affordable housing (Phase 2). The award, from the Affordable Housing Program of the Federal Home Loan Bank of San Francisco (FHLB), is the largest ever provided to any housing group in the Greater Sacramento region. First Northern Bank of Dixon, an FHLB member, applied for the funding, bringing the total of FHLB grants received for this Dixon development to \$2.5 million.

“First Northern Bank is proud to be a very active FHLB member,” says Louise Walker, President and Chief Executive Officer, and long-time Dixon resident. “For 103 years, this Bank has been deeply committed to serving the people of Dixon. We are thrilled to have played a role in securing, and now expanding, this much-needed affordable housing. It is gratifying to be able to help our hometown seniors.”

The Dixon Heritage Commons is sponsored by Davis Senior Housing Communities, Inc. (DSHC). “When members of the Dixon City Council and senior leaders in Dixon visited Eleanor Roosevelt Circle in Davis, they asked us to do the same for Dixon. Now, just weeks after opening Heritage Commons Phase 1, we received very good news that First Northern Bank was able to secure additional FHLB funds. What a boost for our efforts to serve seniors in both Yolo and Solano counties,” says Bill Powell, President of DSHC.

Phase 1 of Heritage Commons Now Accepting Applications

Phase 1 is now accepting applications. The affordable rental housing development includes such amenities as a community store, raised planter beds; and a relaxing therapy pool that will be finished next month.

“Heritage Commons Phase 2 doubles the amount of available housing on the 5-acre senior campus. It’s wonderful to have moved so quickly with the City of Dixon to achieve so many shared goals for local seniors,” says Luke Watkins of Neighborhood Partners.

A community center in Phase 2 will provide an additional meeting room, kitchen and office. Phase 2 will also include additional raised planter beds, a community garden, a natural swale, and a pond.

Modeled after Eleanor Roosevelt Circle in Davis, nonprofit organizations are invited to provide onsite services to Heritage Commons residents. For example, Osher Life Long Learning (OLLI) already holds 100 classes in Davis. “We plan to have active programs for the more than 200 seniors we’ll be serving in our Yolo and Solano communities,” says David Thompson of Neighborhood Partners.

To download an application and learn more about Heritage Commons, visit their website at www.npllc.org/blog or call Maria Claustro, Heritage Commons, at 707-676-0426.

About Davis Senior Housing Communities, Inc.

Davis Senior Housing Communities (DSHC) serves active seniors in Yolo and Solano counties. Their first project, Eleanor Roosevelt Circle in Davis, Calif., was the first affordable senior housing community to highlight onsite services for its residents. DSHC builds in many energy-saving features so residents can have low energy bills. Their goal is to use their experience to serve more seniors in Yolo and Solano counties.

About Neighborhood Partners

Neighborhood Partners, LLC, (NP) has built more affordable housing in Yolo County over the past 20 years than any other group. NP works with many different nonprofits to meet the needs of their clients, and has won more Federal Home Loan Bank subsidy grants than any other group in the Yolo-Solano area. NP has partnered on affordable housing projects in Davis, Woodland and Dixon, and has worked with First Northern Bank to secure close to \$5 million in grants for seven affordable communities in Yolo and Solano counties.

About First Northern Bank

Since 2006, First Northern has sponsored nearly \$5.3 million in FHLB grants to build affordable housing in Solano and Yolo counties. An independent community bank headquartered in Solano County since 1910, First Northern serves Solano, Yolo, Sacramento, Placer and the west slope of El Dorado County. On April 19, 2013, the Bank expanded into Contra Costa County with a Commercial Loan Office. First Northern has 10 full service branches located in Dixon, Davis, West Sacramento, Fairfield, Vacaville, Winters, Woodland, Downtown Sacramento, Roseville, and Auburn, and has a full service Trust Department in Sacramento. The 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 and Roseville, 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, and is rated as a “Superior” 5-Star Bank by BauerFinancial Inc. (www.bauerfinancial.com). The Bank can be found on the Web at www.thatsmybank.com.

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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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