



PRESS RELEASE

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November 6, 2013

179 ARMIJO HIGH SCHOOL STUDENTS HONORED TODAY FOR FINANCIAL LITERACY ACHIEVEMENT

Dixon, Calif. — First Northern Bank (FNRN: OTCQB) celebrated the certification of 179 students today in the *First Northern Financial Scholars Program* at Armijo High School in Fairfield, Calif.

The Honorable Harry T. Price, Mayor of Fairfield, Calif., kicked off the event. “I commend you for taking advantage of this First Northern Bank program,” he told the high school seniors in the audience. “Not many banks are willing to do what First Northern has done ... you should thank First Northern.”

Armijo Teachers FaraLee Wright and Andrew Llorente and First Northern Bank President/CEO Louise Walker then presented certificates to the students, who completed the innovative financial literacy program, which is being sponsored by First Northern Bank in six high schools throughout their banking region, at no cost to the schools. As of today, 388 Armijo High School students have successfully completed the program this year.



The Honorable Harry T. Price addressing Armijo High seniors earlier today.

State Senator Lois Wolk and State Assembly Member Jim Frazier were represented at the ceremony by Lisa Chavez and Brandon King, respectively, who also presented certificates of recognition to the students. Solano County District 3 Supervisor Jim Spering’s representative, Sabine Goerke-Shrode, recognized the pioneering efforts of Armijo Principal Eric Tretten and teachers Wright and Llorente.

Armijo High School teamed with First Northern Bank to incorporate the EverFi Financial Literacy E-Learning Platform into students’ existing curricula. This online program uses the latest in new media technologies – adaptive-pathing, 3-D gaming, social networking, online animation, video, and messaging tools to bring complex financial concepts to life. Using the EverFi platform,

Armijo High School students have become certified in more than 600 personal finance topics, such as budgeting, saving, using credit cards wisely, and financing higher education.

“Financial literacy skills are not addressed in state standards,” said Louise Walker, who also serves as a member of the California Controller’s Financial Literacy Advisory Committee. “First Northern is committed to building the next generation of financially literate adults, helping these students make more informed personal financial decisions today, and in the future as they enter the workforce, buy their first car and, start a family or build their own businesses.”

“By participating in this program, Armijo High is taking the lead on a statewide financial literacy initiative powered by EverFi. The partnership represents an innovative private-sector solution to our education system – implementing programs that provide students with the critical life skills to help them succeed – at no cost to the taxpayer,” said EverFi Executive Vice President Mike Fee, also in attendance.

About First Northern Bank

First Northern Bank, an independent community bank headquartered in Solano County since 1910, serves the business, agricultural and consumer banking needs of Solano, Yolo, Sacramento, Placer and El Dorado counties. In 2012, the Bank received an “Outstanding” rating from the FDIC for giving back to and meeting the credit needs of the community. Since 2005, Bank employees have volunteered 44,450 hours of their time for community service – most of it after work on and weekends – providing the equivalent of more than 21 full-time employees to help those in need. The Bank can be found on the Web at www.thatsmybank.com, on Facebook and LinkedIn.

About EverFi

EverFi is building an entirely new framework to finance and deliver content, technology and innovation into schools. The company is building and operating the nation's largest network for K-12 online education in valuable content areas such as financial literacy, student loan management, alcohol prevention, and other key life skills for the 21st century student. EverFi’s award-winning platform is designed to provide a highly engaging experience for students and features the latest technology and instructional design, including rich media, high-definition video, 3D simulations and social networking. EverFi is powering a national movement that enables corporations and foundations to partner with schools and colleges in our network and license the use of the EverFi platform to deliver a measurable and lifelong impact on students. For more information, visit www.everfi.com.

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