

PRESS RELEASE
FOR IMMEDIATE RELEASE

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**Richard Wetzel, First Northern Bank Real Estate Lender,
Now Serving Woodland**



Richard Wetzel
Real Estate Lender
First Northern Bank

First Northern Bank is pleased to announce that Richard Wetzel, Real Estate Lender, is now serving the Woodland community.

With 23 years of real estate mortgage lending and 20 years of residential construction lending experience under his belt, Richard is able to develop loan proposals tailored to meet borrowers' short- and long-term needs.

Richard joined First Northern Bank in 2008. Prior to that, he was a Home Mortgage Lender at Wells Fargo Home Mortgage in Woodland. He also held lending positions at Feather River State Bank and Yolo Community Bank, both in Woodland.

As a specialist in residential construction loans and loans for country properties, Richard is perfectly suited to serve the needs of Woodland. His knowledge, experience and analytical skills enable him to meet the customer's needs and recommend solutions from among one of the most diverse menu of loans available within our market area.

Richard holds a B.S. in Agricultural Business Management from the University of California, Davis, and is licensed as California real estate agent. He is a member of the Yolo Association of Realtors. Richard, who grew up in Woodland, now calls North Natomas home.

Richard's office is located in First Northern Bank's Woodland Branch at 11 Court Street. He is available by appointment; his phone number is (530) 406-2051.

About First Northern Bank

An independent community bank headquartered in Solano County since 1910, First Northern Bank specializes in relationship banking. Experts are available in small business, commercial, real estate and agribusiness lending, as well as mortgage loans. The Bank is an SBA Preferred Lender. Non-FDIC insured Investment and Brokerage Services are available at every branch location, including Dixon, Davis, West Sacramento, Fairfield, Vacaville, Winters, Woodland, Roseville and Auburn. The Bank has a full-service Trust Department in Sacramento and a commercial lending office in Walnut Creek. Real estate mortgage and commercial loan officers are available by appointment in any of the Bank's branches. The Bank is rated as a "Superior" 5-Star Bank by BauerFinancial Inc. (www.bauerfinancial.com), and can be found on the Web at www.thatsmybank.com, on [Facebook](https://www.facebook.com/firstnorthernbank) and on [LinkedIn](https://www.linkedin.com/company/firstnorthernbank).

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 any 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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