

PRESS RELEASE
FOR IMMEDIATE RELEASE

Contact:

Kimberly A. DeBra
EVP/Corporate Communications
FIRST NORTHERN BANK
P.O. Box 547
Dixon, California
(707) 678-3041

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**Erik Coppens Joins First Northern Bank as a
Real Estate Loan Representative Serving Solano and Sonoma**



Erik Coppens
Real Estate Loan
Representative

Dixon, Calif.— First Northern Bank (FNRN: OTCQB) is pleased to announce that Erik Coppens has joined their Mortgage Lending team, providing rural home mortgage and construction lending expertise to the Bank's Solano and Sonoma County customers.

Erik brings 10 years of credit and banking industry experience to First Northern, from store and branch management to real estate lending. He began his banking career at U.S. Bancorp, where he received several performance and sales awards. Most recently, he worked with U.S. Bank Home Mortgage, specializing in construction financing and focused on bringing fair lending opportunities to low-to moderate-income families across Northern California.

"I thoroughly understand the challenges that people face in obtaining reasonable financing for the charming properties in Northern California," Erik says. "I have helped a range of families, from first-time homebuyers to local farmers and winemakers."

Erik holds a Bachelor's in Business from Western Governors University; while in college, he earned a Certificate in Conflict Analysis, Negotiation & Conflict Management from the United States Institute of Peace. Erik graduated from Kaiserslautern American High School, Vogleweh Air Force Base (U.S.), in Germany. He is a former certified mentor and executive secretary of North Coast SCORE in California, and a former mentorship coordinator for Business Networking International (BNI) Rivertown Business Builders in California. The former Santa Rosa resident now lives in Fairfield.

Erik is available by appointment at First Northern Bank's Dixon Branch, 195 N. 1st Street. His phone number is (707) 678-7822, extension 2122.

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About First Northern Bank

As the Sacramento Region's local leader in small business lending and customer satisfaction, First Northern 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](#) and on [LinkedIn](#).

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.