

PRESS RELEASE
FOR IMMEDIATE RELEASE

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

March 19, 2009

**First Northern Bank Joins Forces with Yolo County District Attorney's
Office to Educate Seniors about Check Fraud and Other Scams**

Dixon, Calif. – First Northern Bank (FNRN:OB), one of the oldest independent community banks in the Sacramento region, has joined forces with the Yolo County District Attorney's Office to educate seniors about check fraud and identity theft. The Bank operates four full service branches in Yolo County, in the cities of Davis, Winters, Woodland, and West Sacramento, and two satellite branches within senior communities in Davis. It recently sponsored an event in Winters attended by approximately 40 seniors who listened intently as Yolo County Enforcement Officer Dave Edwards explained how to spot fraud and protect themselves.

If It Sounds Too Good to Be True, It Probably Is

According to the Yolo County DA's Office, there are 3.6 million seniors living in California – more than in any other state. "And the crooks are working overtime trying to find new ways of stealing your money," Edwards said.

There is no shortage of check fraud these days. The method is almost always the same: a letter arrives in the mail with a sizable check, cashier's check, or money order enclosed.

"The reason for the letter ranges from an inheritance, a Mystery Shopper job, rental property, sweepstakes lottery, or the purchase of an item you're selling or auctioning. But the scam remains the same: an overpayment is involved, and the letter always asks that funds be sent somewhere else using a wire transfer, Western Union, or MoneyGram services," Edwards explained.

When customers wire money out of their account, they are sending it directly from their bank account to a scammer's account. Once the check is confirmed to be a counterfeit, the deposit is removed from their account, but the money that they wired to the scammer's account is gone, gone, gone. "So if you receive a letter along with an enclosed check, throw the letter into the nearest trash can. It's not your lucky day. It's check fraud," he said.

Lottery Scams Are So Last Year; in 2009, Mystery Shopper Scams are on the Rise

In this down economy, it's understandably tough for people to toss out a \$3,000 check that looks very real. So if you can't bear to throw it away, take the check to your nearest bank. "The bank will be more than happy to verify the authenticity of any suspicious check that a customer receives *before* they wire any funds," explains Karen Walker, Vice President/Operations Administrator. "Customers should be sure to bring everything, including the envelope that the offer came in."

In 2008, sharp-eyed First Northern Bank Tellers prevented customers from cashing \$769,000 in fraudulent checks. If cashed, these checks would have represented a loss for the Bank or for the banking customer. Most of the fraudulent checks seen in 2008 were lottery scams. During the first 60 days of 2009, however, First Northern Bank is seeing a dramatic uptick in mystery shopper “employment” scams.

Five Ways to Spot Fraudulent Check Schemes

It’s better to be safe than sorry. If you receive a check out of the blue that’s worth thousands of dollars, be suspicious. Look for these red flags.

1. The enclosed check is an overpayment and the extra money must be wired somewhere.
2. The return address is from Canada or abroad; Nigeria is commonly used. (A foreign address is very common for lottery scams; not as common for mystery shopper scams.)
3. The business name on the enclosed check does not match the business name on the accompanying letter. Even the signatures do not always match the typed name below the signature line. (Our favorite letter was “signed” by Richard M. Nixon!)
4. There’s a sense of urgency in the letter – “If we do not hear from you in seven days, this offer will expire.”
5. The letter warns about keeping the matter confidential.

When in doubt, take the letter and check to the nearest bank and ask them to verify the funds for you *before* wiring any money anywhere. Or contact Dave Edwards in the Yolo County District Attorney’s Office at (530) 666-8416.

For More Information

For more information, Read “Facts for Consumers” at the Federal Trade Commission’s Web site at www.ftc.gov/bcp/edu/pubs/consumer/credit/cre40.shtm or ask a Bank employee for a copy.

Check out the different types of check fraud at www.fakechecks.org.

Read more about check fraud at www.lookstoogoodtobetrue.com.

About First Northern Bank

First Northern Bank, an independent community bank headquartered in Solano County since 1910, serves Solano, Yolo, Sacramento and Placer counties as well as the west slope of El Dorado County. First Northern operates 11 branches in Dixon, Davis, West Sacramento, Fairfield, Vacaville (2), Winters, Woodland, Downtown Sacramento, Roseville, and most recently Auburn. First Northern also has an SBA Loan Office and full service Trust Department in Sacramento and offers non-FDIC insured Investment and Brokerage Services at each branch location. Bank stock is listed on the OTC Bulletin Board under the ticker symbol “FNRN.” For more information about First Northern Community Bancorp and First Northern Bank, visit the Company’s Web site at www.thatsmybank.com.

About the Yolo County District Attorney’s Office

The Yolo County District Attorney’s Office conducts free “Power Against Fraud” seminars for seniors living in Yolo County under the Communities Against Senior Exploitation (CASE) Partnership. To report fraud in Yolo County, call the Yolo County District Attorney’s Fraud Line at (530) 666-8180.