

**PRESS RELEASE**  
**FOR IMMEDIATE RELEASE**

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**First Northern Bank Welcomes Sue Rico as  
Real Estate Loan Representative for the Vacaville Area**



**Sue Rico**  
Real Estate Loan Representative  
First Northern Bank

First Northern Bank (FNRN:OB), a leading independent community bank headquartered in Solano County since 1910, is pleased to welcome the return of Vacaville native Sue Rico as a Real Estate Loan Representative.

Specializing in VA and FHA financing, Sue brings more than 13 years of mortgage loan industry experience to First Northern Bank. Most recently, she worked as a Senior Mortgage Loan Specialist for NorCal Home Loans in Vacaville. She was previously employed by First Northern Bank, from 1992 – 2000, as a Documentation/Funding Officer. She holds a California Real Estate Sales Agent License and a Notary Public Commission.

“I am delighted to be returning to First Northern Bank,” Sue says. “Housing prices haven’t been this attractive for first-time buyers for years. But buying a home is still a huge decision to make, especially in today’s economy. Here at First Northern, the customer really does come first. I’ll listen to your needs and financial goals and, together, we’ll develop a sensible mortgage solution for a home purchase or refinance. First Northern is a community bank. We’ve been making mortgage loans for decades – and we intend to help you with the home you buy *after* this one.”

Sue is working out of First Northern Bank’s Vacaville Regency Park Branch, at 661 Elmira Road. She may be reached at (707) 469-2139.

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## **About First Northern Bank**

First Northern Bank, an independent community bank headquartered in Solano County since 1910 – nearly 100 years – 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.” More information is available at [www.thatsmybank.com](http://www.thatsmybank.com).

## *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](http://www.sec.gov).*

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