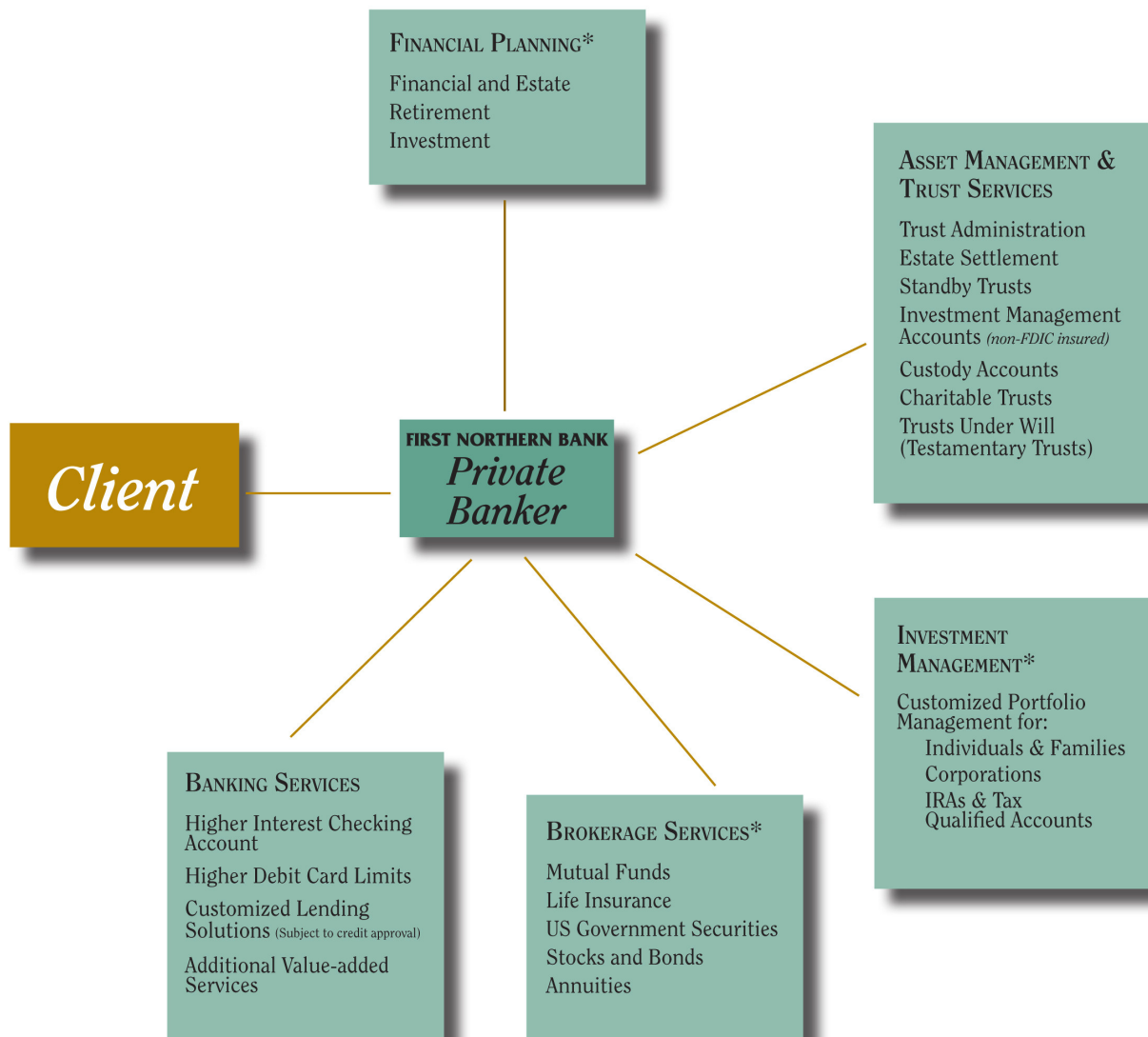


PRIVATE CLIENT SERVICES

Exclusive Financial Solutions

First Northern Bank's Private Client Services is a specialized banking group that caters specifically to meeting the financial needs of affluent individuals and families. We promote personal client relationships rather than simply conducting banking transactions. Your Private Banker serves as your single point of contact and is solely responsible for your complete satisfaction. After gaining an understanding of your needs, your Private Banker consults with our team of professionals to explore ideas that are best suited help you achieve your long-term goals. Our clients benefit from the depth of these resources and from the breadth of our capabilities:



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