



# FIRST NORTHERN BANK

January 29, 2010

Dear Valued Customers:

Last year looks like it could arguably be the worst year since The Great Depression. So many industries continue to be impacted by the collapse of the country's housing market, and the jobless rate has set modern-day records. Who knows when the fallout will subside. A full economic recovery is probably years away. But it will come – it always does.

The current situation is not all doom and gloom! Not for us at First Northern Bank! A couple of days from now, **your bank** will hit a major milestone – **100 years in business!** Not many companies can celebrate such an accomplishment, especially in these trying economic times. And First Northern Bank has so much to celebrate:

- A strong capital base
- An excellent liquidity position
- Insider loans (to Directors and Executive Officers) represent less than 1% of the Bank's total loans
- Consistent market share growth; Deposits and Assets grew over 11% each in 2009
- Friendly, knowledgeable employees who really care about their customers and the community
- Over 90% of the Bank's employees own First Northern stock which means that chances are our customers are being served by an owner of the Bank, someone who understands the importance of customer satisfaction.
- Strong market presence throughout Solano, Yolo, Sacramento and Placer Counties
- Experienced Senior Management Team and Board of Directors – average tenure is 25 years in banking, and 21 years with First Northern Bank.
- 11 Branch offices, 5 Investment & Brokerage Services offices, 3 Real Estate Loan offices, an Asset Management & Trust Department, and an SBA Loan Department.
- Products and services that exceed customer expectations
- An unwavering commitment to community service and support
- Because we are an independent bank, we can make decisions at the local level. As a result, we respond quickly to customer needs and changing business conditions.

**And, we're celebrating YOU, our customers!** Our success is, in large part, due to the referrals that come from our customers. We are proud to be your bank and financial services provider. We appreciate the trust you have placed in us, and we will work hard to continue to earn that trust. Thank you for your continued business.

Sincerely,

Owen J. Onsum  
President & CEO