



## FIRST NORTHERN BANK

*Your Locally Owned Community Bank*

**F**irst Northern Bank was established in 1910, and has remained faithful to its roots as an institution formed to address specific personalized needs. First Northern continues to serve such needs with a strong commitment to superior personal service, and commitment to support and reinvest in each of the communities the Bank serves. The Bank continues to maintain its commitment as a full service community bank serving the business, professional, personal, and real estate requirements of the people in Solano, Yolo, Sacramento and Placer Counties, with a reach into neighboring El Dorado County.

The Bank opened for business on February 1, 1910. The Bank's corporate offices and main branch are in Dixon, Solano County. The Bank has 11 full service branches located in Dixon, Winters, Downtown Sacramento, Roseville, Auburn, Davis, West Sacramento, Vacaville (two locations), Fairfield and Woodland. First Northern Bank has Real Estate Loan Offices in Davis, Roseville and Folsom, and an SBA Loan Department and Asset Management & Trust Department in Sacramento. The Investment & Brokerage Services Department is located in Folsom, with additional offices in Auburn, Davis, Fairfield, and West Sacramento. First Northern offers a wide range of SBA, real estate, commercial, agricultural and consumer loans, as well as a full array of non-FDIC insured investment and brokerage products and services. The Bank can be found on the Web at [www.thatsmybank.com](http://www.thatsmybank.com).

### Senior Management Team

**Owen J. Onsum**, President and Chief Executive Officer  
**Louise A. Walker**, Senior Executive Vice President/Chief Financial Officer  
**Patrick S. Day**, Executive Vice President/Chief Credit Officer  
**Robert M. Walker**, Executive Vice President/Wealth Management & Mortgage Divisions  
**Jeff Adamski**, Senior Vice President/Senior Loan Officer  
**Kimberly A. DeBra**, Senior Vice President/Corporate Communications, Sales & Marketing  
**Larry Miller**, Senior Vice President/Human Resources Director  
**Bruce A. Orris**, Senior Vice President/Chief Information Officer

### Board of Directors

**Greg DuPratt** – Chairman, Dixon  
**John M. Carbahal** – Vice Chairman, Winters  
**Lori J. Aldrete** – Sacramento  
**Foy S. McNaughton** – Fairfield  
**Frank J. Andrews, Jr.** – Fairfield  
**Owen J. Onsum** – Dixon  
**Diane P. Hamlyn** – Sacramento  
**David W. Schulze** – Davis  
**John F. Hamel** – Davis

### OUR HISTORY

**B**ack in 1910, a group of Dixon folks believed they weren't getting the kind of banking services they needed and decided to do something about it. On January 20<sup>th</sup> of that year, 25 men and women met at the Dixon Alfalfa Land Company. In the spirit of the independent, do-it-yourself tradition of their farming community, these men and women organized their state-chartered savings bank, Northern Solano Bank.

The Bank was to be backed with all local capital and no outside investment or affiliation. Those present elected a Board of Directors, and authorized \$100,000 of capital stock of which they paid in \$60,000. They then appointed a committee to go to San Francisco to obtain a safe and other necessary supplies.



*Henry R. Timm  
President, 1910-1917*

## History, continued

On January 31<sup>st</sup>, Henry R. Timm of Dixon was elected the first president of the newly organized Northern Solano Bank. February 1, 1910, just twelve (12) days after the organizational meeting, Northern Solano Bank opened for business in a remodeled former ice cream parlor located at approximately “185 North First St.,” Dixon, with a staff of two. New depositors were subtly persuaded with notes in the personal column of the Dixon Tribune newspaper... *“Have you opened that account with Northern Solano Bank yet? Eighty of your friends have started, why not you?”*

By March 1910, the Bank had 93 accounts with deposits totaling \$75,304.55. Two months later there were 180 depositors representing \$101,648.84 in accounts. The following year, the Bank had purchased “the Old Corner” property at North First and B Streets. The coveted location was secured after heated bidding against the Bank of Dixon (*Bank of Dixon was purchased by Bank of Italy, which then became Bank of America*). A portion of the structure was torn down and replaced

by a new bank building and Northern Solano Bank moved from the former ice cream parlor into the new banking quarters in May of 1911. First Northern Bank’s corporate offices and main branch are at this same site today and dominate the block, but back then the Bank rented office space to a haberdashery, a harness maker, cigar maker, the Wells Fargo Express Company, and Pacific Telephone.



The new building was one of the two important accomplishments of the year 1911; the Bank received approval of its application to establish the First National Bank of Dixon, a commercial bank, and on January 2, 1912, the Bank was established under a Federal Charter.

For the next 43 years, the Northern Solano Savings Bank, a savings bank and the First National Bank of Dixon, a commercial bank, operated under the same roof with the same Shareholders, Management and Board of Directors. In an effort to increase efficiency of operation, reduce operating expenses, and improve lending capacity, groundwork for consolidation of the First National Bank and Northern Solano Bank began in 1954, and the Comptroller of the Currency gave final approval to consolidate the two Banks into the First National Bank of Dixon, effective as of the close of business Friday, April 8, 1955. At this time, two of the original bank directors were still living, the Bank’s assets totaled \$6.2 million and the Bank employed two (2) officers and a staff of eight (8).

The Bank continued to grow and evolve from a small farm bank to a full service financial institution addressing the needs of the area’s growing population. In 1962, when the Bank celebrated its 52<sup>nd</sup> anniversary, deposits had increased in the past 20 years from \$900,000 to \$7,700,000. In that same year, the Directors decided to tear down the old Bank building and build a large two-story modern facility. The Dixon Office was housed in temporary quarters across the street during this construction, and with three (3) officers and a staff of 17, moved back to “the Old Corner” in June 1963 into the new state-of-the-art banking facility.



**Dixon Office**

On January 1, 1980, in order to reduce Federal Reserve requirements and operate with higher lending limits, the Federal Charter was relinquished in favor of a State Charter, and the Bank’s name was changed to First Northern Bank of Dixon. As with the earlier consolidation, only the name changed. Management, Directors and Shareholders remained the same.

## **BRANCHING AND EXPANSION:**

**1970** – The Bank expanded from its Dixon base by opening its first branch in Winters, Yolo County.

**1976** – Full service Branch opened in Davis, Yolo County, bringing the first automated teller machine to Davis. The opening of this office was a significant step toward reducing the Bank's dependence on agriculture.

**1981** – A depository Branch was opened in South Davis.  
*(In 1986, this depository office was consolidated into the Davis Office.)*

**1983** – Full service Branch opened in West Sacramento, Yolo County (at the Yolo/Sacramento County line).

**1983** – Real Estate Department opened in Davis in order to accommodate the demand of the Bank's customers for long-term residential real estate loans and has enabled the Bank to access the secondary real estate market.

**1985** – Vacaville Branch in Solano County was added to the Solano/Yolo I-80 corridor network.

**1993** – A new 33,000 sq. ft. Operations Center was built in Dixon and centralized seven departments, six of which had been housed in leased space. These Departments currently include Human Resources, Central Operations, Data Processing, Audit, Credit Services, Special Assets, and Central Loan Department. The Annual Meeting of Shareholders is held here. The Operations Center also includes training rooms, and meeting rooms, central storage for supplies/records and expansion space to accommodate anticipated growth for 10–15 yrs.

**1994** – A full service Branch in Fairfield, Solano County, was added to the Solano/Yolo network on the I-80 corridor.

**1996** – The El Dorado Hills Real Estate Loan Office, El Dorado County, was opened to serve the growing mortgage loan demand in the Foothills area north of Sacramento. *(Due to its close proximity, this office was consolidated into the Real Estate Loan Office in Folsom when the Folsom Financial Center was opened in 2006.)*

**1997** – An SBA Loan Department was opened in Sacramento to provide government guaranteed small business loans for the Bank's entire market area.

**1997** – The Bank opened a full service Branch in Woodland in June to serve the agricultural, commercial and personal needs of this rapidly growing community.

**2000** – The Downtown Financial Center was opened in Vacaville to better serve the individual and business financial needs on the west side of I-80.

**2000** – The Board of Directors unanimously voted in favor of creating a bank holding company—First Northern Community Bancorp.

**2001** – The Bank opened a Real Estate Loan Office in Roseville.

**2001** – The Bank opened its first satellite office in June at Davis' Covell Gardens, a senior living community.

**2001** – The Bank opened a second satellite office of its Davis Branch in November at the University Retirement Community.

**2002** – A full service Branch was opened on the Harbor in Suisun City. *(In March 2007, the Suisun Branch was closed due to slower than projected growth in the city. The Suisun Branch customers are being served from the Bank's Fairfield Branch, located just three miles away.)*

**2002** – The Bank received its Trust Powers from the California Department of Financial Institutions and FDIC. The Asset Management & Trust Department opened for business in a temporary location.

**2002** – The Bank opened a full service Branch on a prominent corner in downtown Sacramento. The Asset Management & Trust Department was relocated to its permanent location on the mezzanine of the Downtown Sacramento Branch.

**2003** – The Bank opened a full service Real Estate Loan Office in the same commercial office complex as First Northern's Woodland Branch. In 2008, this office was consolidated into the Woodland Branch.

**2005** – A Branch was opened in the bustling business district in Roseville.

**2006** – The Bank opened its Folsom Financial Center, a one-stop shop housing a Branch, the Folsom Real Estate Loan Office and the Investment & Brokerage Services Department in a rapidly growing business district in Folsom.

**2007** – The Fairfield Branch was expanded to include an Investment & Brokerage Services Office and to accommodate the additional customer volume resulting from the closure of the Bank's Suisun City Branch.

**2008** – The Bank opened an Investment & Brokerage Services Office in Davis. The Office is located across the street from the Branch.

**2008** – The Bank opened its Auburn Financial Center, housing a Branch and the Investment & Brokerage Services Office.

**2008** – Responding to customer trends, the Bank consolidated its Folsom commercial banking office into its Sacramento and Roseville Branches. First Northern continues to operate an Investment & Brokerage Services Office and Real Estate Loan Office in Folsom.

**2009** – The Bank opened an Investment & Brokerage Services Office in West Sacramento, just a few buildings down from its West Sacramento Branch.