

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

April 25, 2013

**Now Open for Business: First Northern Bank's New East Bay Region
Commercial Loan Office in Walnut Creek**

DIXON, Calif. — First Northern Bank's new East Bay Region Commercial Loan Office opened for business this week in Walnut Creek, Calif. Expanding into Contra Costa County is a natural progression for First Northern Bank, an independent Solano County bank founded 103 years ago to better serve business, agribusiness, and residents in the region.

Staffing the loan office is a team of veteran commercial lending experts from the East Bay area, including:

- **Carlos Chavez**, Senior Vice President/East Bay Region Commercial Loan Team Manager.

Carlos brings more than 25 years of commercial lending, business development and customer retention experience to First Northern Bank. Prior to joining First Northern, Carlos served as Senior Vice President & Manager of the Walnut Creek Commercial Lending Office for Torrey Pines Bank. He also managed the Walnut Creek Commercial Banking Center of Umpqua Bank. Carlos began his financial services career in 1988 with Sumitomo Bank of California.

Long active in the business community, Carlos is a member of the Walnut Creek and Oakland Chambers of Commerce and the Hispanic Chamber of Contra Costa. He is a past member of the Contra Costa County Council for Economic Development and the Council's Task Force for Small Business, as well as the Pleasant Hill and Millbrae Chambers of Commerce. Carlos holds a Bachelor of Science in Banking and Finance from San Francisco State University.



Lorraine Sue, Margaret Lowell (seated),
Gloria Rocha and Carlos Chavez

- **Lorraine M. Sue**, Vice President/Commercial Lending Officer. Lorraine brings 23 years of increasingly responsible commercial lending, relationship management and credit administration experience to First Northern Bank. Prior to joining First Northern, Lorraine served as Vice President & Senior Relationship Manager for Bank of the West and as Vice President & Corporate Banking Officer for Comerica Bank. Lorraine began her career in 1990 as a credit and account officer for Sumitomo Bank of California.

A member of the Financial Women's Association since 2005, Lorraine has served on the Board of the Financial Women's Association of San Francisco since 2012. She holds a Bachelor of Science in Business Administration, with a double major in Finance and Managerial Economics, from California State University, Hayward.

- **Margaret Lowell**, Vice President/Commercial Lending Officer. Margaret brings 28 years of commercial lending, business development and commercial construction experience to First Northern Bank. Prior to joining First Northern, she served as Branch Manager, Vice President & Commercial Lender for the Piedmont Office of Torrey Pines Bank, and managed sales and marketing functions for Tri-Valley Bank in San Ramon, Calif. Margaret began her financial services career in 2000 with Heritage Bank of Commerce in Danville, Calif. Active in the community, Margaret has helped raise funds for: Shelter, Inc.; Caring Bridge; Juvenile Diabetes Research Foundation; the East Bay chapters of the American Cancer Society and Easter Seals; Donate Life; and Leadership East Bay. Margaret attended San Diego State University and the California Bankers School, San Diego.
- **Gloria Rocha**, Assistant Vice President/Credit Analyst. Gloria brings nearly 30 years of credit, loan administration, and private client services experience to First Northern Bank. Prior to joining First Northern, she served as Assistant Vice President & Credit Analyst for the Walnut Creek Office of Torrey Pines Bank, and as Loan Assistant and Credit Analyst in the Commercial Banking Division of Umpqua Bank. Gloria began her financial services career in 1984 as a Loan Specialist for Security Pacific National Bank in San Francisco. Gloria holds a Paralegal Studies Certificate from San Francisco State University.

The new loan office will originate, process, underwrite and fund a full range of lines of credit, equipment loans and leases, owner and investor commercial real estate loans, construction loans, Commercial & Industrial loans, SBA 504 and 7A loans, letters of credit, and business acquisition loans for small- to medium-sized businesses throughout Contra Costa County.

The office is located in Mt. Diablo Plaza at 2175 N. California Blvd, Suite 310, Walnut Creek, California 94596. The East Bay Commercial Lending Team of First Northern Bank can be reached Monday – Friday, 9 a.m. – 5 p.m., at (925) 482-1580.

About First Northern Bank

First Northern Bank, an independent community bank headquartered in Solano County since 1910, serves Solano, Yolo, Sacramento, Placer and the west slope of El Dorado County. First Northern has 10 branches located in Dixon, Davis, West Sacramento, Fairfield, Vacaville, Winters, Woodland, Downtown Sacramento, Roseville, and Auburn. The Bank has a full-service Trust Department in Sacramento, and in April 2013, it opened a commercial lending office in Walnut Creek. First Northern Bank also offers 24/7 real estate mortgage loans, SBA Loans, and non-FDIC insured Investment and Brokerage Services at each branch location. Real Estate Mortgage Loan offices are located in Davis and Roseville, and real estate loan representatives are available to meet customers at any of the Bank's branches by appointment. The Bank specializes in relationship banking and employs experts in the area of small business, commercial, agribusiness, and real estate lending, as well as wealth management, and is rated as a "Superior" 5-Star Bank by BauerFinancial Inc. (www.bauerfinancial.com). The Bank can be found on the Web at www.thatsmybank.com and on [Facebook](https://www.facebook.com/firstnorthernbank).

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.

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