



PRESS RELEASE FOR IMMEDIATE RELEASE

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125 ARMIJO HIGH SCHOOL STUDENTS HONORED FOR FINANCIAL LITERACY ACHIEVEMENT

Dixon, Calif. — First Northern Bank (FNRN: OTCQB) celebrated the certification of 125 students May 5 in the *First Northern Financial Scholars Program* at Armijo High School in Fairfield, Calif.

The Honorable Harry T. Price, Mayor of Fairfield, kicked off the event, commending the high-school seniors in the audience for taking advantage of the financial literacy program, saying they'd learned the value of money, as well as its pitfalls.

State Senator Lois Wolk and State Assembly Member Jim Frazier were represented at the ceremony by their respective field representatives, Catherine Baxter and Brandon King, who brought certificates of recognition for each student. Certificates recognizing the pioneering efforts of Armijo Principal Eric Tretten and teachers FaraLee Wright, Oneta Edmonds, Lee Inserto and Andrew Llorente were provided by Solano County District 3 Supervisor Jim Spering.

Mayor Price, First Northern Bank President/CEO Louise Walker, Assistant Principal Sheila Smith, Baxter and King then presented certificates to the students who completed the innovative financial literacy program in a mini-graduation ceremony. The Financial Scholars Program is sponsored by First Northern Bank at no cost to the school. To date, 918 Armijo High School students have taken the course and 630 have successfully completed the program since 2012.

Armijo High School teamed with First Northern Bank to incorporate the EverFi Financial Literacy online learning course into students' existing curricula. This online program uses the latest in new media technologies – adaptive-pathing, 3-D gaming, social networking, online animation, video, and avatars to bring complex financial concepts to life. Using the EverFi platform, Armijo High School students have become certified in more than 600 personal finance topics, such as budgeting, saving, using credit cards wisely, and financing higher education.

"First Northern is proud to be helping these students become the next generation of financially literate adults," said Walker, a former member of the California Controller's Financial Literacy Advisory Committee. "They have the knowledge to make better informed personal financial decisions today – and in the future – as they enter the workforce, buy their first car, and start a family or build their own businesses."

"As a graduate of Armijo High School, I'm particularly proud of the students for completing the program and grateful to First Northern for their sponsorship. It's through community partnerships that we're able to equip schools with innovative life skills curriculum at no cost to the school, district or taxpayer. I hope to see the program continued here for many years to come so Fairfield students can be better prepared for their financial futures," said EverFi West Coast Director Sarah Serota, also in attendance.

About First Northern Bank

First Northern Bank, an independent community bank headquartered in Solano County since 1910, serves the business, agricultural and consumer banking needs of Solano, Yolo, Sacramento, Placer and El Dorado counties. Since 2005, Bank employees have volunteered 60,500 hours of their time for community service — most of it after work on and weekends — providing the equivalent of more than 29 full-time employees to help those in need. The Bank can be found on the Web at www.thatsmybank.com, on Facebook and on LinkedIn.

About EverFi

EverFi, Inc. is the leading education technology company focused on teaching, assessing, and certifying K-12 and college students in the critical skills they need for life. The company teams with major corporations and foundations to provide the programs at no cost to K-12 schools. Some of America's leading CEOs and venture capital firms are EverFi investors, including Amazon founder and CEO Jeff Bezos, Twitter founder Evan Williams, Rethink Education, New Enterprise Associates, Inc. (NEA), and Tomorrow Ventures (the investment arm of Google Chairman Eric Schmidt). Learn more at www.everfi.com.

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