

PRESS RELEASE FOR IMMEDIATE RELEASE

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November 20, 2018

Alan LeClair Joins First Northern Bank as Vice President/ Commercial Loan Officer Serving the Bay Area Region



Alan LeClair VP/Commercial Loan Officer

Dixon, Calif.— Carlos Chavez, Senior Vice President/East Bay Region Commercial Loan Team Manager, is pleased to announce that Alan LeClair has joined the East Bay Region Commercial Loan Team of First Northern Bank as Vice President/Commercial Loan Officer.

First Northern Bank, the Sacramento Region's local leader in small business lending and customer satisfaction has expanded its East Bay team. At its Walnut Creek Loan Office, the team underwrites and funds a full range of business 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 throughout the greater Bay Area Region.

Alan brings more than 24 years of client management and commercial banking experience to First Northern Bank. Prior to joining First Northern, he served as Commercial Banking Officer in San Francisco, negotiating complex lending structures to

accommodate unique situations and help to deepen his clients'

relationships with the Bank of Marin.

In his new role, Alan will act as his clients' relationship manager and provide personalized loan guidance throughout the entire loan process, including origination, underwriting and the closing of equipment loans and leases, operating lines of credit, solar/green initiative loans, seasonal loans, and growth-driven asset expansion loans. He is looking forward to working with First Northern Bank's clients in the East Bay region, to bring them a friendly and consultative commercial loan experience.

Alan received his Master's degree in Business Administration-Finance from University of Oregon, Lundquist College of Business, in Eugene, Oregon. He is a native of Oregon and has lived in the Bay Area for 19 years, where he enjoys photography, cycling, and spending time with his daughter. Alan's office is located at the East Bay Commercial Loan Office, located at 2175 N. California Blvd., Suite 310, Walnut Creek, CA 94596. The office is open Monday – Friday, 8:30 a.m. – 5 p.m. Alan may be reached at (925) 482-1587, (415) 786-7213 (cell), or <u>aleclair@thatsmybank.com</u>.

About First Northern Bank

As the Sacramento Region's local leader in small-business lending and customer satisfaction, First Northern specializes in relationship banking. Experts are available in small-business, commercial, real estate and agribusiness lending, as well as mortgage lending. The Bank is an SBA Preferred Lender. Non-FDIC insured Investment and Brokerage Services are available at every branch location, including: Auburn, Davis, Dixon, Fairfield, Roseville, Sacramento, Vacaville, West Sacramento, Winters, and Woodland. The Bank has a commercial lending office in Walnut Creek. Real estate mortgage and small-business loan officers are available by appointment in any of the Bank's branches. First Northern is rated as a Veribanc "Blue Ribbon" Bank and a "5-Star Superior" Bank by Bauer Financial, for the earnings period of June 30, 2018 (www.veribanc.com and www.bauerfinancial.com). The Bank can be found on the Web at www.thatsmybank.com, on Facebook and on LinkedIn.

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 any 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 <u>www.sec.gov</u>.

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