

PRESS RELEASE FOR IMMEDIATE RELEASE

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Denise Burris Promoted to Executive Vice President/ Chief Information Officer of First Northern Bank



Denise Burris Executive Vice President Chief Information Officer

Dixon, CA—First Northern Bank is pleased to announce that Denise Burris has been promoted to Executive Vice President/ Chief Information Officer.

Denise joined the Bank in 1981 as a Financial Services Representative, then in 1987 she took a position as Data Entry Operator with the Information Services Department. Denise progressively advanced to more responsible positions in the Information Services Department over the years. During her career at First Northern, Denise has been at the forefront of advancing the Bank with its digital delivery channels and has demonstrated an unwavering dedication to her role as an innovator, problem solver, and leader.

Denise replaces Bruce Orris who served in the CIO role for over 17 years. Bruce announced his intention to step down as CIO this past August and is assuming the role of Vice President/Information Security Officer.

In her new position, Denise will be responsible for the overall management and oversight of the Company's Information Services Department which encompasses the Bank's technology strategies, the expansion of its electronic delivery channels and its internal technology infrastructures to ensure the highest possible level of customer service. Denise is a member of the Bank's Asset/Liability Committee, Information Services Steering Committee, and the Bank's Senior Management Team.

"Denise's experience in banking technology, project management and leadership will serve her well, as she moves the Bank forward in the areas of data warehousing and analysis, digital payments, and artificial intelligence to enhance the customer experience at First Northern Bank," says Louise Walker, President and Chief Executive Officer. Denise is the chair of the SSB Online Banking Group and the treasurer for the Western States User Group for banks that use Fiserv Premier Software. She is a long-time resident of Dixon, where she enjoys spending time with her grandchildren and running marathons.

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 loans. The Bank is an SBA Preferred Lender. Non-FDIC insured Investment and Brokerage Services are available at every branch location, through First Northern Advisors, including: Auburn, Davis, Dixon, Fairfield, Roseville, Sacramento, Vacaville, West Sacramento, Winters, and Woodland. The Bank has a commercial lending office in Walnut Creek and a mortgage office in Sonoma. 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 September 30, 2018 (www.veribanc.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 and its subsidiaries (the "Company"). These forward-looking statements are based on management's current expectations, including but not limited to statements about market conditions and current expectations about strategic focus and competitive advantages, 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 and 10-Q, 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, and any reports on Form 8-K. 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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