

PRESS RELEASE FOR IMMEDIATE RELEASE

Contact: Kimberly A. DeBra EVP/Corporate Communications FIRST NORTHERN BANK P.O. Box 547 Dixon, California (707) 678-3041 April 24, 2019

Jack W. Vickrey Joins First Northern Bank as Vice President/Commercial Loan Officer for Agribusiness Lending Team



Jack W. Vickrey Vice President/ Commercial Loan Officer Agribusiness Lending Team

Peter Faye, Senior Vice President and leader of First Northern Bank's Agribusiness Loan Team, is pleased to announce that Jack Vickrey has accepted the position of Vice President/Commercial Loan Officer for the Agribusiness Lending Team.

First Northern provides loans to agribusinesses located in the counties of Solano, Sacramento, Yolo, Placer and Contra Costa. Jack will serve customers throughout First Northern's service area; his office is located in Winters.

Jack's 11 years in the agribusiness industry includes ranch management, distribution, harvesting, transportation sales, territory management, agri-marketing, business development, client retention, and sales production. Prior to joining First Northern Bank, Jack served four years as the President of Vickrey Orchards, Inc., a farm management company in Winters.

He is past President and a current member of the Winters Rotary Club, and past Chair, and current member of both the Yolo County Young Farmers & Ranchers, and the Yolo

County Farm Bureau. He was born and raised in Winters and has been active in the Winters community his entire life.

Jack has a B.S. in Agribusiness Management from Pennsylvania State University. He currently resides in Winters with his wife and son. In his spare time, he enjoys woodworking, watching the San Francisco Giants play, and duck hunting in the winter with his family.

In his role as a Vice President/Commercial Loan Officer for the Agribusiness Lending Team, Jack will be responsible for managing agribusiness loan development, building customer relationships, and ensuring that customers receive the highest level of service.

First Northern Bank's Winters Branch is located at 48 Main Street, Winters, CA., Jack can be reached at (530) 795-6403, Monday through Thursday: 9am-5pm and Friday: 9am-6pm.

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 Raymond James Financial Services, Inc., 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 loan 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 December 31, 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 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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