

PRESS RELEASE
FOR IMMEDIATE RELEASE

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June 17, 2019

**Kristen Holihan Joins First Northern Bank as
Vice President/Business Services Officer**



Kristen Holihan
Vice President
Business Services Officer

First Northern Bank is pleased to announce that Kristen Holihan has accepted the position of Vice President/Business Services Officer for the Sacramento, and El Dorado County Regions.

Kristen brings more than 23 years of commercial banking and commercial business development experience to First Northern Bank. Prior to joining First Northern, Kristen served three years as Business Deposits Manager for SAFE Credit Union in Folsom.

She is currently a boardmember for the Roseville Area Chamber of Commerce, an active speaker/advocate for the American Heart Association, and a volunteer business leader for the United Chamber Advocacy Network (UCAN), which provides a unified, constituent-driven voice of small business before the California State Legislature.

Kristen has a B.S. in Business Administration/Marketing from California State University, Fresno. She is a native of Fresno and currently resides in Lincoln with her husband. She enjoys wakeboarding and doing anything outdoors.

In her role as VP/Business Services Officer, Kristen will be responsible for business development and relationship management in Rancho Cordova, Gold River, Folsom, El Dorado Hills and the surrounding communities. Her office will be located at the Bank's new Rancho Cordova Branch (currently under construction) at 2901 Sunrise Blvd, Suite #100. The Rancho Cordova Branch is expected to open in mid-July. In the interim, Kristen is available by appointment and can be reached at (916) 295-7984 (cell), or kholihan@thatsmybank.com.

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 March 31, 2019 (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 www.sec.gov.

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