

PRESS RELEASE FOR IMMEDIATE RELEASE

Contact: Kimberly A. DeBra EVP/Corporate Communications FIRST NORTHERN BANK P.O. Box 547 Dixon, California (707) 678-3041 March 28, 2019

Leo Orozco Joins First Northern Bank as Assistant Vice President/Financial Services Manager



Leo Orozco Assistant Vice President Financial Services Manager

First Northern Bank is pleased to announce that Leo Orozco has accepted the position of Assistant Vice President/ Financial Services Manager for the Dixon Financial Center.

Leo's 13 years in the financial services industry includes branch operations, business development, client retention, and sales production. Prior to joining First Northern Bank, Leo served 10 years as Assistant Branch Manager for Wells Fargo in Dixon.

He is currently serving as a member of the Dixon Rotary. His past community service extends into presenting financial literacy at Dixon High School and Maine Prarie High School in Dixon, building projects for veterans through Habitat for Humanity in Dixon, and interning/volunteering at the Mexican Consulate in Sacramento.

Leo has a B.A. in International Relations from California State University, Sacramento. He is a native of Dixon and currently resides in Sacramento. In his spare time, he enjoys and horseback riding

traveling, motorcycle riding and horseback riding.

In his role as AVP/Financial Services Manager, Leo will be responsible for managing daily banking operations, building customer relationships, and ensuring that customers receive the highest level of service.

First Northern Bank's Dixon Branch is located at 195 N. First Street, and Leo may be reached at (707) 678-4422, 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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