

PRESS RELEASE
FOR IMMEDIATE RELEASE

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May 20, 2019

**Paul C. Crossen Joins First Northern Bank as
Vice President/Business Banking Relationship Manager
Serving the Bay Area Region**



Paul C. Crossen
Vice President/ Business
Banking Relationship
Manager

Carlos Chavez, Senior Vice President/East Bay Region Commercial Lending Team Manager, is pleased to announce that Paul Crossen has joined the East Bay Regional Office of First Northern Bank as Vice President/Business Banking Relationship Manager.

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 Commercial 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.

Paul brings more than 20 years of commercial banking and commercial business development experience to First Northern Bank. Prior to joining First Northern, he served five years as Senior Vice President/Business Banking Relationship Manager for Bank of America in the East Bay.

Paul enjoys fundraising for local community events, including De La Salle High School and the Cancer Support Community local office, both in Walnut Creek. He also looks forward to many more opportunities of volunteering in the surrounding Bay Area communities.

Paul received his Master's degree in Marketing Management from University of San Francisco, in San Francisco after receiving his Bachelor of Science degree in Marketing and Management Information Systems from California State University, Sacramento.

Paul currently resides in Antioch with his wife, Linda, and they have two grown sons. In his spare time, he enjoys playing golf and basketball, and watching the Golden State Warriors and San Francisco 49ers play.

In his role as a Vice President/Business Banking Relationship Manager, Paul will be responsible for building and managing customer relationships, and ensuring that customers receive the highest level of service.

Paul's office is located at First Northern Bank's 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. Paul may be reached at (925) 482-1585 or pcrossen@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 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 www.sec.gov.

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