

PRESS RELEASE FOR IMMEDIATE RELEASE

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April 13, 2017

Mark Kisting Joins First Northern Bank as VP/Commercial Loan Officer



Mark Kisting VP/Commercial Loan Officer

Dixon, Calif.— Carol Landry, Senior Vice President/ Yolo-Solano Commercial Loan Team Leader, is pleased to announce that Mark Kisting has joined the Yolo-Solano Commercial Lending Team of First Northern Bank as VP/Commercial Loan Officer.

First Northern Bank, the Sacramento Region's local leader in small business lending and customer satisfaction, 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 Sacramento and East Bay Area Regions.

Mark brings 13 years of finance, asset management, bank receivership, and commercial lending experience to First Northern Bank. Prior to joining First Northern, he served as Business Banker for First Citizens Bank in Roseville, California. His

experience also includes three years with Banner Bank as Commercial Relationship Manager, and three years with Federal Deposit Insurance Corporation as Resolutions & Receiverships Specialist, focusing on financial investigations.

In his new role, Mark will act as his clients' relationship manager and provide personalized loan guidance throughout the entire loan process, including origination, underwriting and the closing of equipment loans and leases, operating lines of credit, solar/green initiative loans, seasonal loans, and growth-driven asset expansion loans.

Mark earned a Masters of Business Administration (Corporate Finance) from Southern Methodist University in Dallas, Texas. In his spare time, he enjoys volunteering in Therapeutic Recreation and Child Life Development at Shriner's Children's Hospital. His other personal interests include doing anything outdoors, playing soccer, and bike riding. He currently lives in Sacramento, California with his wife and two children. The Yolo-Solano Commercial Lending Team of First Northern Bank is located at 508 Second Street, Suite 104, Davis CA 95616. The office is open Monday – Friday, 9 a.m. – 5 p.m. Mark may be reached at (530) 297-2066, (310) 709-6084 (cell), or <u>mkisting@thatsmybank.com</u>.

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 lending. The Bank is an SBA Preferred Lender. Non-FDIC insured Investment and Brokerage Services are available at every branch location, including: Auburn, Davis, Dixon, Fairfield, Roseville, Sacramento, Vacaville, West Sacramento, Winters, and Woodland. The Bank has a full-service Trust Department in Sacramento and a commercial lending office in Walnut Creek. 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 for the earnings period of December 31, 2016 (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 (the "Company"). These forward-looking statements are based on management's current expectations 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, 10-Q and 8-K, 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. 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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