

PRESS RELEASE
FOR IMMEDIATE RELEASE

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

September 19, 2017

**Sunil Bhagat Joins First Northern Bank as Vice President/
Director of Residential Lending Serving the Sacramento and
Bay Area Regions**



Sunil Bhagat
Vice President/Director
Residential Lending

Dixon, Calif.— Tom McLaughlin, Senior Vice President/Mortgage Department Manager, is pleased to announce that Sunil Bhagat has joined the residential lending team of First Northern Bank as Vice President/Director of Residential Lending.

Sunil brings 21 years of residential real estate lending, business development, commercial construction and development, raising capital, and investor relations experience to First Northern Bank. Prior to joining First Northern, he served as Managing Director/Regional Manager of the Residential Real Estate Division for MUFG Union Bank in Sacramento. His experience also includes five years with Savannah Investments, LLC as Chief Operating Officer/Portfolio Manager, and ten years with Bank of America as Vice President/Financial Products/Services and Personnel Management, focusing on retail banking strategies.

In his new role, Sunil will oversee the origination of all mortgage loan products provided by the Bank and directly recruit, train, and manage the Mortgage Lending Team. In addition, he will serve as part of the management team that provides oversight of all aspects of the mortgage and home equity operations.

Sunil is currently a board member of the Sacramento Asian Pacific Chamber of Commerce, and has held this position since early 2016. He earned a Bachelor of Science in Business Administration (Business Management) from San Francisco State University in San Francisco, and his Pacific Coast Banking School Graduate Certificate from University of Washington's Foster School of Business.

In his spare time, Sunil enjoys hosting financial literacy seminars throughout the state, organizing food drives for the homeless, and volunteering with Habitat for Humanity. His interests also include surfing and exploring the outdoors. Currently, he lives in El Dorado Hills, California with his wife and two children.

Sunil's office is located at First Northern Bank's Davis Mortgage Loan Department at 508 Second Street, Suite 104, Davis, CA 95616. The office is open Monday – Friday, 8 a.m. – 5 p.m. Sunil may be reached at (530) 297-3903, ext. 2603, (925) 222-8525 (cell), or sbhagat@thatsmybank.com. NMLS#812036, NMLS#477014

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 June 30, 2017 (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 www.sec.gov.

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