

**PRESS RELEASE  
FOR IMMEDIATE RELEASE**

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**Bankers Lending Group is Now Powered by First Northern Bank**



**Navi Bains**  
Assistant Vice President  
Mortgage Loan Officer

**Dixon, Calif.**— Tom McLaughlin, Senior Vice President/ Mortgage Loan Department Manager, is pleased to announce that Navi Bains and Bankers Lending Group have joined First Northern Bank.

Navi has owned and served as a Branch Manager/Senior Loan Officer of Bankers Lending Group in Davis for the past 11 years. In her new position, Navi will serve as Assistant Vice President/Mortgage Loan Officer at First Northern Bank's Davis Mortgage Loan Office.

Navi brings more than 21 years of financial services and mortgage lending experience to First Northern Bank. She takes pride in educating her borrowers and personalizing the loan process for them.

In her new role, Navi will provide tailored loan guidance by assisting her clients in choosing the best home or construction loan for their personal situation. She is looking forward to working with First Northern Bank's customers in the Yolo County region, to bring them a friendly and consultative mortgage loan experience.

She is a past PTA President, Parliamentarian and Site Council Member for Robert E. Willett Elementary School in the Davis Joint Unified School. She also served on the board of Davis Little League, is currently a member of the Davis Chamber of Commerce and the California Farm Bureau Federation, and has volunteered her time working at a crisis line in Yolo County.

Navi has a double Bachelor of Science degree in Finance and Strategic Management from California State University, Sacramento. Her hometown is Yuba City, however she currently resides in Davis with her husband and two sons.

Navi'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. Navi may be reached at (530) 753-1585, (530) 848-3439 (cell), or [nbains@thatsmybank.com](mailto:nbains@thatsmybank.com). NMLS#276470, NMLS#477014 (FNB).

### **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 ([veribanc.com](http://veribanc.com) and [bauerfinancial.com](http://bauerfinancial.com)). The Bank can be found on the Web at [thatsmybank.com](http://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](http://www.sec.gov).*

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