

**PRESS RELEASE  
FOR IMMEDIATE RELEASE**

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September 5, 2019

**Kelly Cooper Joins First Northern Bank as  
Assistant Vice President/  
Small Business Loan Team Manager**



**Kelly Cooper**  
Assistant Vice President  
Small Business Loan  
Team Manager

First Northern Bank is pleased to announce that Kelly Cooper has accepted the position of Assistant Vice President/ Small Business Loan Team Manger.

Kelly brings more than 15 years of business banking, leadership, business development, relationship management and small business loan underwriting experience to First Northern Bank. Prior to joining First Northern, she served nine years as Business Banking Specialist III for US Bank.

Kelly is actively involved in the Sacramento Banker's Association and the Auburn and Loomis Chambers of Commerce; and Kelly is currently a board member for Jai tome jems, a local non-profit that provides children in Mexico with new beds, bedding, and school supplies. She also volunteers at The Taylor House, a safe environment where emancipated young women can learn life skills and create responsible habits.

Kelly is a native of Oregon and currently resides in Loomis with her daughter. She enjoys attending her daughter's sporting events, boating, attending Saturday morning farmers markets and traveling.

In her role as AVP/Small Business Loan Team Manager, Kelly will be responsible for business development, relationship management, and managing a small business loan portfolio, in Placer, Yolo, Solano, and Sacramento counties. Her office will be located at the Bank's Roseville Branch at 2270 Douglas Blvd, Suite #100. Kelly can be reached at (530) 401-2338 (cell), or [kcooper@thatsmybank.com](mailto:kcooper@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 June 30, 2019 ([www.veribanc.com](http://www.veribanc.com) and [www.bauerfinancial.com](http://www.bauerfinancial.com)). The Bank can be found on the Web at [www.thatsmybank.com](http://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](http://www.sec.gov).*

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