



PRESS RELEASE FOR IMMEDIATE RELEASE

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EVP/Corporate Communications FIRST NORTHERN BANK

P.O. Box 547 Dixon, California (707) 678-3041 November 21, 2019

Harry Sidhu Joins First Northern Bank as Vice President/Commercial Ag Loan Officer



Harry Sidhu
Vice President
Commercial Ag Loan Officer

First Northern Bank is pleased to announce that Harry Sidhu has accepted the position of Vice President/Commercial Loan Officer for the Agricultural Loan Team for the Solano and Yolo County Regions.

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.

Harry brings more than 10 years of commercial banking, financial management, and agricultural management experience to First Northern Bank. Prior to joining First Northern, Harry served two years as Commercial Relationship Manager for Umpqua Bank in Yuba City.

He is currently a member of the Yuba-Sutter Farm Bureau, the Vice-Chair of Yuba-Sutter Young Farmers & Ranchers Farm Bureau and a board member for the Yuba City Active 20/30 Club. His volunteer efforts center around kids, providing them with school supplies, clothes, holiday dinners/gifts and the ability to attend school field trips or activities.

Harry has a B.S. in Business Marketing from University of Phoenix. He is a native of Live Oak, CA and currently resides there with his family. He enjoys growing kiwi fruit and walnuts on his family ranch, hunting, fishing and spending time with his nephews.

In his role as VP/Commercial Ag Loan Officer, Harry will be responsible for business development and relationship management in Yolo and Solano counties. His office will be located at the Bank's Dixon Financial Center at 195 N. First Street. Harry is available by appointment and can be reached at (707) 678-7823, (530) 218-5830 (cell), or hsidhu@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, Rancho Cordova, 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 September 30, 2019 (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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