

PRESS RELEASE FOR IMMEDIATE RELEASE

Contact: Kimberly A. DeBra EVP/Corporate Communications FIRST NORTHERN BANK P.O. Box 547 Dixon, California (916) 570-1231 December 12, 2019

Larisa Pond Joins First Northern Bank as Vice President/Financial Services Manager of the Auburn Financial Center



Larisa Pond Vice President Financial Services Manager

First Northern Bank is pleased to announce that Larisa Pond accepted the position of Vice President/Financial Services Manager, and joins the existing team of Juanita Mercado, VP/Business Services Officer; Jodi Webb and Catherine Lang, Financial Service Representatives; and Dave Davis and Rhonda Hunt of First Northern Investment Services; as Vice President/Financial Services Manager for the Auburn Financial Center in the Placer County Region.

Larisa brings more than 20 years of commercial banking, financial management, and customer service experience to First Northern Bank. Prior to joining First Northern, Larisa served as Branch Manager for US Bank in Cameron Park and Rocklin.

In her role as VP/Financial Services Manager, Larisa will be responsible for managing daily banking operations, supervising the branch staff, building customer relationships, developing business, and ensuring that customers receive the highest level of service.

Larisa is a native of Burlingame, CA and currently resides in Sacramento with her family. She enjoys hiking, cycling, traveling and running. Her volunteer efforts include fundraising for Life in Motion International and Women's Empowerment of Sacramento.

First Northern Bank's Auburn Financial Center is located at 390 Elm Avenue; Larisa may be reached at (530) 885-5009, Monday through Thursday: 9am-5pm and Friday: 9am-6pm.

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 smallbusiness 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 <u>www.sec.gov</u>.

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