



**PRESS RELEASE**  
**FOR IMMEDIATE RELEASE**

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**First Northern Bank Announces COVID-19 Customer Support Plan**

**Dixon, California** – As the coronavirus (COVID-19) pandemic continues to develop, First Northern Bank’s number one priority is the safety and well-being of its customers, employees and communities. We are very fortunate that everyone is pulling together to make this difficult time run as smoothly as possible at First Northern Bank. We are especially grateful for our amazing team of employees -they are taking the situation in stride and taking good care of our customers.

The Bank has taken prudent steps to ensure its branches and loan offices can remain open during this unprecedented health crisis. Office hours have been reduced to 9am – 3pm Monday through Friday (drive-up/walkup hours 9 am-5 pm); enhanced cleaning procedures published by national health officials have been adopted; and employees are practicing social-distancing. Customers have also been reminded of the available alternatives to branch banking: Mobile Banking, Online Banking, ATMs, Night Depository, and TeleBank.

In addition, First Northern Bank has proactively developed a COVID-19 Customer Support Plan designed to provide relief to those business and consumer customers financially impacted by the current crisis. The Plan includes:

- **Communications regarding the safety and soundness of America’s banks.** With FDIC Insurance on deposit accounts up to \$250,000, banks are the safest place for your money.
- **Loan Assistance for those impacted by COVID-19**
  - Waiver of all Late Fees for qualifying consumer, small business, commercial and agricultural loan customers for a period of 60 days (may be extended if economic circumstances dictate). *To qualify for this waiver, the borrower must not be past due more than 30 days on any loan as of March 1, 2020.* This waiver is automatic for qualifying customers; you will not need to request the waiver.

- Payment relief options, please contact your branch or FNB's Central Loan Department at (707) 678-0226 for details.
- Delinquencies resulting from impacts of COVID-19 will not be reported to the credit reporting agencies.
- Access to loan programs through FNB's strong partnership with I-Bank and Small Business Loan Administration (SBA).
- **Deposit Account Assistance**
  - Waiver of all Overdraft/Non-Sufficient Funds fees for all business and consumer customers for a period of 60 days (may be extended if economic circumstances dictate). This waiver is automatic; customers do not need to request the waiver.
  - Increased Debit Card Limits for most consumer clients.
  - As a member of the MoneyPass ATM Network, FNB deposit customers have access to surcharge-free ATMs at over 50 locations within the Bank's local footprint and hundreds more throughout the state.
  - Waiver of Early Withdrawal Charges for customers wishing to withdraw funds from their Certificates of Deposit.

First Northern Bank is committed to continuously monitoring the rapidly evolving impacts of COVID-19, and stands ready to assist its customers, employees and communities as we all navigate this challenging time together.

### **About First Northern Bank**

First Northern Bank is an independent community bank that specializes in relationship banking. The Bank, headquartered in Solano County since 1910, serves Solano, Yolo, Sacramento, Placer, and Contra Costa Counties, as well as the west slope of El Dorado County. 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, including Auburn, Davis, Dixon, Fairfield, Rancho Cordova, Roseville, Sacramento, Vacaville, West Sacramento, Winters, and Woodland. The Bank also 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 11 branches. First Northern is rated as a Veribanc "Blue Ribbon" Bank and a "5-Star Superior" Bank by Bauer Financial for the earnings period ended December 31, 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 [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 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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