



## **PRESS RELEASE FOR IMMEDIATE RELEASE**

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### **First Northern Bank Will Accept First and Second Draw PPP Applications from Businesses in the Greater Sacramento & Bay Area Regions**

**Dixon, California**—First Northern Community Bancorp (the “Company”, OTCQB: FNRN), holding company for First Northern Bank (“FNB” or the “Bank”), today announced that First Northern Bank has a digital solution for processing Round 2 Paycheck Protection Program (PPP) applications. At 9:00am on January 15, 2021, the Bank opened its system to allow its small business clients to begin the PPP application process.

“While the SBA will not be opening its PPP Application Portal to lenders with over \$1 billion in assets until Tuesday, January 19, First Northern Bank wanted to do more than just wait,” explained Jeremiah Smith, Senior Executive Vice President/Chief Operating Officer. “We wanted to give our clients the ability to get into the queue, so we pushed hard to get our new automated application system in place.”

“First Northern Bank has been readying itself for Round 2 of PPP since the Economic Aid Act was passed into law on December 31. Small businesses have enough to deal with right now. We wanted a system that would be easy and intuitive to use. It guides the client through the entire process, pre-filling information on file from our first draw borrowers. Clients can complete the process over time, allowing them to save what they have already input and exit, then come back into the system later with a password. The system also lets users upload their documentation directly into the system.”

First Northern Bank is now opening its acceptance of Round 2 first and second draw PPP applications to eligible businesses within the Greater Sacramento and Bay Area regions. Important to note: businesses must have an open First Northern Bank checking account to apply for a PPP loan with the Bank.

“We are extremely pleased with the feedback we are getting on our automated system from clients and employees,” Jeremiah went on to say. “The application appears to take about 15 minutes for clients to complete, and our processing time has been cut down by more than half the time it took in Round 1 of PPP.”

First Northern Bank processed 1,320 PPP loans, totaling \$235 million for local small businesses in Round 1. There were over 24,500 jobs impacted by these loans. A third of the funds benefited underserved areas, or low to moderate income census tracts, and 81% of the PPP loans processed by First Northern helped businesses with fewer than 25 employees.

First Northern Bank will be celebrating 111 years in business as an independent community bank that specializes in relationship banking. The Bank has consistently ranked as the #1 local small business lender in the greater Sacramento region for almost two decades.

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 ([www.veribanc.com](http://www.veribanc.com)) and a “5-Star Superior” Bank by Bauer Financial ([www.bauerfinancial.com](http://www.bauerfinancial.com)) for the earnings period ended September 30, 2020. The Bank can be found on the Web at [www.thatsmybank.com](http://www.thatsmybank.com), on [Facebook](#) and on [LinkedIn](#).

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