

PRESS RELEASE
FOR IMMEDIATE RELEASE

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June 4, 2021

**Alicia Valerio Promoted to Loan Specialist
for the Agribusiness Commercial Loan Team**



Alicia Valerio
Loan Specialist

Dixon, CA—Matt Peyret, Senior Vice President/ Agribusiness Commercial Loan Team Manager is pleased to announce that Alicia Valerio was promoted to Loan Specialist for the Agribusiness Commercial Loan Team. Alicia joined First Northern Bank in 2016 as a Financial Services Representative 5 for the Dixon Branch where she could always be counted on to deliver a superior level of service and build strong relationships with the Bank's consumer and business clients. The asset size of the Dixon Branch has grown 34% since Alicia joined the Bank.

In her new role, Alicia will provide operational support to the Agribusiness Commercial Loan Team which will include processing commercial loan applications and loan advances, ordering and reviewing loan documentation, ensuring regulatory compliance, assisting with agricultural inspections, and interfacing with clients, lenders, and branch employees as the Agribusiness Commercial Loan Team's primary contact for operational and administrative support.

Matt commented, "We are extremely excited to have Alicia join our Agribusiness Loan Team. She has over 24 years of banking industry experience, with the last five spent at First Northern Bank. She has proven herself to be an amazing resource for her clients and she very much enjoys building long term relationships. Alicia will be a wonderful addition to our team."

Alicia's office is located at the Bank's Dixon Branch located at 195 N. First Street. She can be reached at (707) 678-7881, or avalerio@thatsmybank.com.

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 Dixon, Davis, West Sacramento, Fairfield, Vacaville, Winters, Woodland, Sacramento, Roseville, Auburn and Rancho Cordova. The Bank also has a commercial lending office in Walnut Creek. 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 March 31, 2021 (www.veribanc.com) and (www.bauerfinancial.com). The Bank can be found on the Web at thatsmybank.com, on [Facebook](#) and on [LinkedIn](#).

Forward-Looking Statements

This press release may include certain "forward-looking statements" about First Northern Community Bancorp (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. Given the many challenges and uncertainties resulting from the coronavirus pandemic, such as the extent and duration of the impact on public health, the U.S. and California economies, financial markets and consumer and corporate customers and clients, including economic activity, employment levels and market liquidity, and on our business, results of operation and financial condition, as well as the various actions taken in response to the challenges and uncertainties by governments, regulatory agencies and others, our forward-looking statements are subject to the risk that conditions will be substantially different than we are currently expecting. 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, 10-Q and 8-K, 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. The Company undertakes no obligation to update these 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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