

PRESS RELEASE
FOR IMMEDIATE RELEASE

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**Karen Smith Joins First Northern Bank's
Small Business Loan Team as
Assistant Vice President/Small Business Loan Officer**



Karen Smith
Assistant Vice President
Small Business Loan Officer

Dixon, CA—First Northern Bank is pleased to announce that Karen Smith has joined its Small Business Loan Team as Assistant Vice President/Small Business Loan Officer.

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 Yolo, Solano, Placer, El Dorado, and Sacramento Counties, as well as the East Bay Area Region.

Karen's 25 years in the financial services industry includes, business and personal banking, relationship management, marketing, sales, and SBA 504 and 7a loan originations, and business development in the Solano, Yolo, and Napa County markets. Prior to joining First Northern Bank, she served as Business Relationship Officer for Travis Credit Union in Vacaville.

In her new role, Karen will evaluate and serve the needs of existing and potential business customers seeking small business loans, deposit accounts and treasury management products. She will assume overall responsibility for her small business banking relationships.

Karen is the former President, Vice President and Treasurer of the Salvation Army Advisory Board, and while on the board, she participated in launching a culinary training program to provide employment skills for people graduating from a rehab program. She also served on the Board of Kiwanis Club of Greater Napa, and during that time they partnered with the Napa Police Officers Association to raise money for the “Shop with a Cop” back to school shopping for low-income families, sponsor 13 scholarships a year, and volunteer at Lighthouse for the Blind’s Enchanted Hills camp for the blind and vision impaired.

Karen is a third generation Napa Valley native where she lives with her husband. She enjoys training her Siberian Husky in urban mushing and attending motor speedway races like the Indy 500, Daytona 500, and sprint car races.

Karen’s office is located in First Northern Bank’s Vacaville Financial Center at 555 Mason Street, Suite 100. Karen is available by appointment; she can be reached at (707) 469-2122 or (707) 953-8252 (cell), or ksmith@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 First Northern Advisors, 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. 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 March 31, 2021 (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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