

PRESS RELEASE
FOR IMMEDIATE RELEASE

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

June 10, 2021

**Julio Ruiz Joins First Northern Bank's
Yolo-Solano Lending Team as
Vice President/Business Banking Relationship Manager**



Julio Ruiz
Vice President
Business Banking
Relationship Manager

Dixon, CA—Carol Landry, Senior Vice President/
Yolo-Solano Commercial Loan Team Leader is pleased
to announce that Julio Ruiz has joined its Yolo-Solano
Lending Team as Vice President/Business Banking
Relationship Manager.

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.

Julio's 19 years in the financial services industry includes
commercial, business, and personal banking, relationship
management, underwriting, marketing, sales, and business
development. Prior to joining First Northern Bank, Julio
served as Vice President/Business Relationship Manager for California Bank & Trust in
Sacramento.

In his new role, he will identify and source lending opportunities, as well as deposit and
treasury relationships, and assist clients with their overall financial management within Yolo
and Solano Counties.

Julio is currently a member and a former board member of Sacramento's Hispanic Chamber of Commerce, member of the National Hispanic Association of Real Estate Professionals, and former board member of the Waldorf School in Davis.

He enjoys supporting the Make-a-Wish Foundation, the Leukemia & Lymphoma Society, and has volunteered as a football coach for ten years. He looks forward to more volunteer opportunities this year.

Julio has completed business coursework at Contra Costa Community College and business credit training from Moody's Analytics and Omega Performance. He lives in Woodland and enjoys playing golf, attending his sons' football games, and spending time with family.

Julio's office is located in First Northern Bank's Woodland Financial Center at 11 W. Court Street., Suite A. Julio is available by appointment; he can be reached at (530) 406-2058 or (916) 661-7835 (cell), or jruiz@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](https://www.facebook.com/firstnorthernbank) and on [LinkedIn](https://www.linkedin.com/company/firstnorthernbank).

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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