

## **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

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### **First Northern Bank Takes Leadership Role in Regional Coalition Addressing Affordable Housing**



**Jeremiah Smith**  
SEVP/Chief Operating Officer

**Dixon, California**—First Northern Bank is proud to announce that Jeremiah Smith, Senior Executive Vice President/Chief Operating Officer has been appointed to chair the Greater Sacramento Economic Council's newly formed Community Reinvestment Coalition whose primary goal will be reinvesting in low- to moderate-income communities. The first initiative of the CRC will be a commitment of \$100 million in financing to address the affordable housing crisis in the Greater Sacramento region.

Joining Jeremiah on the CRC are regional community banking leaders Five Star Bank's James Beckwith, River City Bank's Stephen Fleming, Suncrest Bank's Ciaran McMullan and Bank of the Sierra's Michael Olague. There will be the opportunity for additional banks to join the committee in the future.

"We're looking forward to building this coalition of banks to focus on the need for more affordable housing options for our residents," Jeremiah said. "The housing data shows us how vital and important this initiative is in the Sacramento region. Through the collaboration of local community bank leaders and our combined financing of \$100 million for affordable housing, we believe we will be able to make meaningful headway toward addressing this critical issue throughout our region."

“First Northern Bank is extremely vested in the local communities we serve and has always played a major role in ensuring the vibrancy of those communities. The CRC’s mission is a natural fit for the Bank, and I am honored to be a part of such a vital coalition focused on bringing solutions that will have positive and long-lasting impacts on our region.”

### **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](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](#).

### **About the Greater Sacramento Economic Council**

The Greater Sacramento Economic Council is the catalyst for innovative growth strategies in the Capital Region of California. The organization spearheads community-led direction to retain, attract, grow and scale tradable sectors, develop advanced industries and create jobs and investment throughout a six-county region. Greater Sacramento represents a collaboration between local and state governments, market leaders, influencers, and stakeholders, with the sole mission of driving inclusive economic growth. The Greater Sacramento region was founded on discovery, built on leadership, and fueled by innovation.

### *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](http://www.sec.gov).*