

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 August 22, 2022

Brenda Lopes Joins First Northern Bank's Agricultural Business Loan Team as Vice President/Portfolio Manager



Brenda Lopes Vice President/Portfolio Manager Agricultural Business Loan Team

Dixon, CA—First Northern Bank is pleased to announce that Brenda Lopes has joined its Agricultural Business Loan Team as Vice President/Portfolio Manager.

First Northern Bank is the Sacramento Region's local leader in small business lending and customer satisfaction, offering a full range of business lines of credit, equipment loans and leases, owner and investor commercial real estate loans, construction loans, commercial and 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.

Brenda's 20 years of experience in the financial services industry includes business development, relationship management, underwriting, and originating agribusiness, commercial C&I and

commercial real estate loans. Prior to joining First Northern Bank, she served as Assistant Vice President/Portfolio Manager for River Valley Community Bank in Yuba City.

In her role as Vice President/Portfolio Manager for the Agribusiness Lending Team, Brenda will be responsible for managing agribusiness loan development, building customer relationships, and ensuring that her clients receive the highest level of service for the following counties: Sutter, Yuba, Colusa, Sacramento, Yolo, Placer, Solano, and San Joaquin.

Brenda is currently a Board Member for the Yuba City Education Foundation which supports students in overcoming educational barriers and providing scholarships to graduating seniors. She also enjoys volunteering with United Way, Yuba Sutter Farm Bureau, and Alzheimer's Association.

Brenda currently resides in Yuba City with her husband and two children. In her spare time, she enjoys traveling, hiking, fishing, and spending time with her family.

Brenda's office is located in First Northern Bank's Woodland Financial Center at 11 W. Court Street, Suite A. Brenda is available by appointment; she can be reached at (530) 661-6000 or (530) 709-6290 (cell), or <u>blopes@thatsmybank.com</u>.

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, 2022 (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 <u>www.sec.gov</u>.