

PRESS RELEASE FOR IMMEDIATE RELEASE

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Harold Bellamy Joins First Northern Bank as Vice President/ Commercial Loan Officer for the Sacramento Region



Harold Bellamy Vice President Commercial Loan Officer

Dixon, Calif.— Carol Landry, Senior Vice President/Business & Industrial Loan Team Manager is pleased to announce that Harold Bellamy has joined the commercial loan team of First Northern Bank as Vice President/Commercial Loan Officer.

Harold's 15+ years' experience in the financial services industry includes commercial lending, real estate lending, underwriting, and business development. Prior to joining First Northern Bank, Harold served as Business Relationship Manager for JP Morgan Chase in Sacramento.

Harold holds a Bachelor of Science degree in Finance from California State University, Fresno. He is a former board member of the Sacramento Black Chamber of Commerce and enjoys volunteering at many other nonprofit organizations in the community.

Harold is a native of California's Central Valley and currently resides in Sacramento with his wife and two daughters. He enjoys fishing, golfing, camping, attending sporting events, and spending time with family.

Harold's office is located in First Northern Bank's Sacramento Financial Center at 1375 Exposition Blvd., Suite #101. Harold is available by appointment; he can be reached at (916) 903-8456 (cell), or <u>hbellamy@thatsmybank.com</u>.

About First Northern Bank

First Northern Bank is a local community bank headquartered in Dixon, California with 10 branch offices throughout the Greater Sacramento region. The Bank was established in 1910 with a vision for providing a better kind of banking for local businesses and residents. In 1996, the Board of Directors adopted a Policy of Independence to share with its employees, customers and shareholders, its intention of remaining an independent community bank. Today First Northern Bank is the Sacramento Region's local leader in small-business lending and customer satisfaction. The Bank attributes much of its success to providing a deeper level of relationship banking. Experts are available in small-business, commercial, real estate and agribusiness lending, as well as mortgage lending. The Bank 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 the Greater Sacramento and East Bay Area Regions. The Bank is an SBA Preferred Lender. Non-FDIC insured Investment and Brokerage Services are available at every branch location, 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 June 30, 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>.

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