



PRESS RELEASE FOR IMMEDIATE RELEASE

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September 21, 2022

EVP/Corporate Communications FIRST NORTHERN BANK

P.O. Box 547 Dixon, California (916) 570-1231

Lynn Reid Joins First Northern Bank as Vice President/Financial Services Manager of the Rancho Cordova Financial Center



Lynn Reid
Vice President
Financial Services Manager

Dixon, Calif.—First Northern Bank is pleased to announce that Lynn Reid accepted the position of Vice President/Financial Services Manager for the Rancho Cordova Financial Center in the Sacramento County Region.

Lynn brings 24+ years of commercial banking, financial management, and customer service experience to First Northern Bank. Prior to joining First Northern, Lynn served as VP/Branch Manager for Bank of Marin (formerly American River Bank) in Gold River.

In her role as VP/Financial Services Manager, Lynn will be responsible for managing daily banking operations, supervising the branch staff, building customer relationships, and developing business.

Lynn is a native of Arcata, CA and currently resides in Carmichael with her husband and two children. She enjoys attending her kids' sporting

events, gardening, kayaking, visiting the coast, and spending time with her family and friends. Her volunteer efforts include community service with Sacramento Life Center, St. John's Program for Real Change, and The Salvation Army.

First Northern Bank's Rancho Cordova Financial Center is located at 2901 Sunrise Blvd.; Lynn may be reached at (916) 642-1483, Monday through Thursday: 9am-5pm and Friday: 9am-6pm.

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 www.sec.gov

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