

PRESS RELEASE FOR IMMEDIATE RELEASE

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September 29, 2022

Kelly Cooper Named First Northern Bank's Vice President/Business Services Officer for Auburn and its Neighboring Communities



Kelly Cooper
Vice President
Business Services Officer

Dixon, Calif.—Kimberly DeBra, EVP/Chief Communications Officer is pleased to announce that Kelly Cooper has accepted the position of Vice President/Business Services Officer for Auburn and its neighboring communities.

Kelly joined First Northern Bank in 2019 as AVP/Small Business Loan Team Manager where she successfully demonstrated her prior 15 years of banking, lending, business development, and business relationship management experience.

Kelly is a longtime resident of Placer County and has decided to return to her true passion for cultivating and managing business banking relationships. Kelly plans to join the Auburn Chamber of Commerce, Auburn Rotary Club, and the Auburn Airport Association.

Kelly's office is located at the Bank's Auburn Financial Center at 390 Elm Avenue, where she will join Nicole Engel, Financial Services Manager and Catherine Lange, Financial Services Representative. Kelly is available by appointment and can be reached at (530) 745-2282 or (530) 401-2338 (cell), or kcooper@thatsmybank.com.

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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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