

PRESS RELEASE FOR IMMEDIATE RELEASE

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October 11, 2022

Leo Orozco Promoted Vice President/Market Manager for Yolo and Solano Counties



Leo Orozco
Vice President
Market Manager

Dixon, Calif.—Cathleen Gorham, SVP/Operations Administrator is pleased to announce that Leo Orozco has been promoted to Vice President/Market Manager for Yolo and Solano Counties.

Leo joined First Northern Bank in 2019 as Financial Services Manager where he successfully demonstrated his prior 13 years of banking, business development, and business relationship management experience. In his new role, Leo will work to ensure branch consistency with training, procedures, goals, performance standards, staff development and coaching for branches located in Davis, Dixon, Fairfield, Vacaville, Winters, and Woodland.

Leo holds a Bachelor of Arts degree in International Relations from California State University, Sacramento. He is a former ambassador of Dixon Chamber of Commerce, a current member of the Dixon Rotary, and enjoys volunteering for Relay for Life, and building projects for veterans through Habitat for Humanity.

Leo is a native of Dixon, CA and currently resides in Sacramento. In his spare time, he enjoys traveling and spending time with family and friends.

Leo's office is located at the Bank's Operations Center at 210 Stratford Avenue, Dixon, CA 95620, and can be reached at (707) 678-7767, or lorozco@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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