

FIRST NORTHERN BANK

Who We Are

First Northern Bank was founded in Solano County in 1910 by a group of farmers and businesspeople who were looking for a different kind of banking experience...a bank that goes far beyond providing financial products and services. They understood the need for a community bank that is centered on local decision making and represents itself as a pillar of strength within the communities it serves. A bank that could be counted on to support and promote community vitality through community outreach, contributions, grants, volunteerism, and reinvestment...in other words all actions signifying a GENUINE community spirit. And today, that community spirit lives on. We understand that it's our spirit that has been the hallmark of our success. It all fits together. Our employees love coming to work because they have a job that goes far beyond providing much needed financial products and advisory services, they make a difference in the lives of our customers and communities every day. They enthusiastically contribute at a higher level for personal satisfaction and the joy of helping others.

Our steadfast commitment to giving back to our communities for almost 113 years has led to the high level of trust people have placed in our brand. Our customer referrals grow incrementally every year, and our customer retention rate is one of the highest in the nation. Our Core Values are what guide us in everything we do: **People First, Absolute Integrity** and a **Zest for Excellence**. We work hard to hire friendly, knowledgeable people whose values are aligned with our Company's. It makes a difference.

First Northern Bank has 11 full-service branches and serves Solano, Yolo, Placer, Sacramento, and Contra Costa Counties, as well as neighboring counties. We are the region's only community bank with a local mortgage division, and because we invest in the best bankers, First Northern has been the region's #1 local small business lender in Sacramento and Solano Counties for over a decade.

Regardless of what happens in the economy, our reason for existing as a community bank has never wavered. ***We are here to build long-lasting relationships where we can address specific financial needs on a personalized basis, provide opportunities for our employees, and be committed and passionate about making a difference in our communities.***

Whether we are:

- Promoting our business customers
- Assisting local non-profits with getting their messages out
- Serving on local boards of directors
- Helping local schools and Boys & Girls Clubs
- Engaging with our local Food Banks
- Underwriting grants for low-income housing
- Providing funding for green energy initiatives
- Teaching financial literacy
- Providing high school internships
- Or sponsoring local fundraising events...

...we have a **Zest for Excellence** in all that we do, and we understand why we exist. It is our commitment to this purpose that has more and more people every day saying...

"First Northern, that's my bank!"

What's more, our Board of Directors adopted a **Policy of Independence** in 1996 to share with our customers, employees, and communities our intention of remaining a local community bank. Our shareholders have invested their capital to ensure our service areas have a bank that supports economic growth and stability within their communities.