

## Dedicated to Remaining Independent

In 1996, the Board of Directors adopted a Policy of Independence to share with our customers, communities and stockholders, our intention of remaining independent.

**#1** Region's #1  
Locally Owned  
Small Business Lender  
Federal Financial Institutions  
Examination Council (FFIEC)

**BEST BANK**  
2021 Best of Yolo County  
18 Consecutive Years!

★★★★★  
**Bauer Financial**  
"Superior"  
June 2022

2022 **TOP 200**  
COMMUNITY BANKS  
NATIONWIDE  
#192  
American Banker

**"Premier"**  
PERFORMER  
April 2022  
The Findley Reports

**Blue Ribbon BB**  
Bank Commendation of  
EXCELLENCE  
June 2022  
Veribanc, Inc.

## Our Community



## We're in your neighborhood.

### Financial Center Locations

Auburn / Davis / Dixon / Fairfield / Rancho Cordova  
Roseville / Sacramento / Vacaville / West Sacramento  
Winters / Woodland

### Department Locations

Administration — Dixon  
Agribusiness Loan Team — Dixon  
Mortgage Loan Department — Davis  
Regional Commercial Loan Teams  
Davis / Sacramento / Walnut Creek  
Real Estate Industries Team — Sacramento

24-hour telephone banking (800) 818-24HR

### Apply for financing, today.

#### Commercial Loans & Lines of Credit

Yolo-Solano Commercial Lending Team: (530) 297-2062  
Capital Region Commercial Lending Team: (916) 246-7653  
East Bay Commercial Lending Team: (925) 482-1588  
Agribusiness Lending Team: (707) 678-7824

#### Commercial Real Estate Loans

Real Estate Industries Lending Team: (916) 246-7658

#### Small Business Loans & Lines of Credit

Small Business Lending Team: (530) 401-2338

#### Mortgage Loans

Mortgage Lending Team: (530) 753-1585



**FIRST NORTHERN BANK**  
thatsmybank.com



Equal Housing Lender | Member FDIC (10/22)

## We are here to stay.



**FIRST NORTHERN BANK**

*"That's My Bank!"*

# Who We Are

## Our Brand

Exceeding Customer Expectations  
through a Superior Level of Service

Relationship-focused Business Banking  
*we create relationships one client at a time*

Balancing Strategic Growth & Profitability

Unwavering Commitment to Our Local Communities

Emphasizing Our Core Values in Everything We Do

**People First • Absolute Integrity • Zest for Excellence**

## Our Purpose Statement

First Northern Bank exists 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.

## Our Vision

To be THE most admired financial services provider  
so more and more people will be saying,  
*"First Northern, that's my bank!"*

## Our Mission

To remain an independent financial services provider,  
we will continuously increase shareholder value by  
employing the very best people who exceed customer  
expectations and serve our community.

# Why Bank with FNB?

## A Dedication to Remaining Independent

In 1996, the Board of Directors adopted a Policy of Independence to share with our customers, communities and stockholders, our intention of remaining independent.

## We've Stood the Test of Time

First Northern has operated safely under the same ownership throughout two World Wars, the Great Depression and 19 recessions. Today STRONGER than ever!

## First Northern Bank's Managers & Lenders have DOUBLE the Experience

Our managers and lenders have an average of over 10 years of experience with First Northern Bank — twice the industry average. We have the expertise to understand the nuances and intricacies of your industry and use local decision making to meet your needs.

## #1 in Customer Satisfaction

We know all banks say they provide superior customer service...but our annual customer retention rate of over 97% is testimony that we have truly satisfied customers, making us #1 in community bank market share within our key markets. AND...9 out of 10 of our business clients say they would recommend First Northern Bank to their family and friends.

## Investing Time & Money in our Communities

We CARE for others in our communities...our employees volunteer an average of over one week per year in

community service, and First Northern Bank has donated nearly \$2 million to our communities over the past 10 years.

## #1 in Small Business Lending

We invest in the best bankers resulting in First Northern Bank being the region's #1 local small business lender for over a decade.

## People First, Absolute Integrity, and a Zest for Excellence

Our values of People First, Absolute Integrity and a Zest for Excellence drive us to seek creative solutions for our business clients by developing state-of-the art products and services through our dedicated Innovation Team.

## 60% of Employees are Shareholders of First Northern

With over 60% of our employees owning stock in First Northern Bank, our employees have a vested interest in customer satisfaction and the success of the Bank.

## Region's Only Community Bank with a Local Mortgage Division

Local underwriting, local decisions, local processing, payments made locally... work with a mortgage lender you can trust!

## Leading the Way in Clean Energy Lending

Having financed millions of dollars in solar projects, First Northern Bank is the region's leading community bank in clean energy lending.



1910  
Dixon Branch



1970  
Winters Branch



1976  
Davis Branch



1983  
West Sacramento



1985  
Vacaville Branch



1994  
Fairfield Branch



1997  
Woodland Branch



2005  
Roseville Branch



2008  
Auburn Branch



2019  
Rancho Cordova



2019  
Sacramento  
Branch &  
Administrative  
Offices