

PRESS RELEASE
FOR IMMEDIATE RELEASE

Contact: Kimberly A. DeBra
EVP/Chief Communications Officer
FIRST NORTHERN BANK
P.O. Box 547
Dixon, California
(707) 678-3041

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Ramon Hernandez Named First Northern Bank's Assistant Vice President/Small Business Loan Officer for the Sacramento Region



Ramon Hernandez
Assistant Vice President
Small Business Loan Officer

Dixon, Calif.— Carol Landry, Senior Vice President/Business & Industrial Loan Team Manager is pleased to announce that Ramon Hernandez has accepted the position of Assistant Vice President/Small Business Loan Officer for First Northern Bank's Business & Industrial Loan Team.

Ramon joined First Northern Bank in 2020 as a Credit Analyst III where he assisted in managing the Bank's Commercial Real Estate, Agriculture, and Commercial & Industrial loan portfolios, reviewed appraisals, analyzed loans, and structured loan terms based upon various risk measures. Prior to joining First Northern Bank, Ramon served as Credit Analyst for Five Star Bank in Sacramento.

In his new role as AVP/Small Business Loan Officer, Ramon will be responsible for business development, relationship management, and managing a small business loan portfolio, in the greater Sacramento Region.

Ramon holds a Bachelor of Science degree in Business Administration/Finance from California State University, Sacramento. He is a member of the Urban Land Institute of Sacramento and a former member of ALPFA (Association of Latino Professionals for America). His community service includes tutoring students in math and English, coordinating health fairs for the underserved community, and beautifying the Sacramento River.

Ramon is a native of Salinas, California and currently resides in Sacramento with his wife. He enjoys playing basketball and soccer, attending professional sporting events, and trying new restaurants.

Ramon's office is located in First Northern Bank's Sacramento Financial Center at 1375 Exposition Blvd., Suite #101. Ramon is available by appointment; he can be reached at (916) 570-1277, (831) 737-0588 (cell), or rhernandez@thatsmybank.com.

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 September 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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