



November 29, 2022

Dear Future Client of First Northern Bank,

We are Excited to Welcome You to First Northern Bank!

On November 7, 2022, Columbia Bank and First Northern Bank announced First Northern Bank's intention to acquire 3 of Columbia Bank's branches due to the Department of Justice's requirement for Columbia to divest 10 branches as a condition of Columbia's merger with Umpqua Bank. **Pending regulatory approval**, the three branches First Northern Bank will be welcoming into the Bank are the Colusa Branch, the Willows Branch, and the Orland Branch. **The conversion of systems and services is anticipated to take place on January 23, 2023** (prior to the Columbia/Umpqua system conversion scheduled for March 2023).

When First Northern Bank learned about the requirement for Columbia Bank to divest the Colusa, Willows, and Orland Branches, we were so excited to have been presented with an incredible opportunity to be a part of these amazing communities. You see, First Northern Bank's brand of banking was built on serving communities just like yours. These markets are a perfect fit for our local community bank which was established 112 years ago in Dixon, California. Colusa and Glenn Counties are contiguous with First Northern Bank's market and provide us with a natural extension of our footprint north, along the I-5 corridor.

The thought of going through another bank conversion so soon after Columbia Bank acquired Merchants Bank of Commerce, we can only imagine your reaction — which is why we wanted to write you this letter. We believe you will find that when all is said and done, you will agree that your branch's divestiture was great for you, your community, and the employees of your Branch. Please rest assured you will continue to work with the same great bank employees you work with today.

We have enclosed some information about First Northern Bank with this letter. It's a good start to learning more about our bank, our commitment to giving back to our communities, what makes us different, and the fact that **we are here to stay**. That's correct, our Board of Directors adopted a Policy of Independence in 1996 to share with our customers, employees, shareholders, and communities our intention of remaining an independent community bank.

At this time, there is nothing you need to do.

- ❖ **Continue to bank as you always have.** There will be no disruption in service. We encourage you to continue using your checks, debit/ATM cards, credit cards and online services as you always have.
- ❖ **Watch for additional information.** As we move forward with the transition, you will receive important materials from us in distinctive **bright lime green envelopes**. Please be sure to read the contents for important transition information.
- ❖ **Questions?** You will also find up-to-date information about the transition from **Columbia Bank to First Northern Bank on our Welcome Center at thatismybank.com**.

We are committed to making this transition go as smoothly as possible for you. We look forward to bringing First Northern Bank's brand of banking to you, and can't wait for you to proudly say, **"First Northern, that's my bank!"**

Sincerely yours,

Louise A. Walker
President & CEO

Jeremiah Z. Smith
Sr. EVP/Chief Operating Officer