

PRESS RELEASE

FOR IMMEDIATE RELEASE

Contact: Kimberly A. DeBra
EVP/Chief Communications Officer
FIRST NORTHERN BANK
P.O. Box 547
Dixon, California
(916) 570-1231

December 14, 2022

Paul Smith Joins First Northern Bank as Assistant Vice President/Mortgage Loan Officer



Paul Smith
Assistant Vice President
Mortgage Loan Officer

Dixon, CA—Tom McLaughlin, Senior Vice President/Mortgage Loan Department Manager, is pleased to announce that Paul Smith has joined the Mortgage Loan Team of First Northern Bank as Assistant Vice President/Mortgage Loan Officer serving the Yolo County region.

Paul brings more than 12 years of mortgage lending, strategy development, and social media marketing experience to First Northern Bank. Prior to joining First Northern Bank, Paul served as Mortgage Loan Officer for Fairway Independent Mortgage Corporation in Vacaville.

In his new role, Paul will provide tailored loan guidance by assisting his clients in choosing the best home or construction loan for their personal situation. He is looking forward to working with First Northern Bank's customers in the Yolo County region, to bring them a friendly and consultative mortgage loan experience.

Paul received his Master of Business Administration degree in Marketing from University of Phoenix, Sacramento. He is a former Vice President of the Solano County Hispanic Chamber of Commerce and enjoys giving back to the community by organizing fundraising activities for various causes, including Autism Awareness and athletic scholarships for low-to-moderate income individuals.

He is a native of Chico and currently resides in Vacaville with his three sons. In his spare time, he enjoys reading, working out, watching football and soccer, and coaching competitive soccer.

Paul's office is located at First Northern Bank's Davis Financial Center at 434 Second Street, Davis, CA 95616. The office is open Monday – Thursday, 9 a.m. – 5 p.m. and Friday 9 a.m. – 6 p.m. Paul may be reached at 530.297.2075, 707.628.4616 (cell), or psmith@thatsmybank.com NMLS#1598706, NMLS#477014 (FNB).

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.

###