

## **PRESS RELEASE**

### **FOR IMMEDIATE RELEASE**

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December 19, 2022

### **Daniel Shappy Joins First Northern Bank as Vice President/ Commercial Loan Officer for the Yolo/Solano Region**



**Daniel Shappy**  
Vice President  
Commercial Loan Officer

**Dixon, Calif.**— Carol Landry, Senior Vice President/Business & Industrial Team Manager is pleased to announce that Daniel Shappy has joined First Northern Bank's Business & Industrial Loan Team as Vice President/Commercial Loan Officer.

First Northern Bank is the Sacramento Region's local leader in small business lending and customer satisfaction, offering a full range of business lines of credit, equipment loans and leases, owner and investor commercial real estate loans, construction loans, commercial and industrial loans, SBA 504 and 7A loans, letters of credit, and business acquisition loans throughout Yolo, Solano, Placer, El Dorado, and Sacramento Counties, as well as the East Bay Area Region.

Daniel's 29 years' experience in the financial services industry includes: commercial, real estate and agricultural lending, underwriting, risk management, and business development. Prior to joining First Northern Bank, Daniel served as Commercial Credit Officer for Westamerica Bank in Fairfield.

Daniel holds a Master of Business Administration degree from University of Phoenix, Sacramento. He has enjoyed cooking and serving hot meals during Thanksgiving and Christmas at Opportunity House Homeless Shelter in Vacaville and looks forward to volunteering at other community non-profit organizations in the coming year.

Daniel is a native of the Philippines and currently resides in Vacaville with his wife and two daughters. He enjoys camping, hiking, biking, hunting, traveling, and cooking for his family and friends.

Daniel's office is located at 508 Second Street., Suite #104, Davis, CA 95616. Daniel is available by appointment and can be reached at 530.297.3905, 916.595.8090 (cell), or [dshappy@thatsmybank.com](mailto:dshappy@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](http://www.veribanc.com) and [www.bauerfinancial.com](http://www.bauerfinancial.com)). The Bank can be found on the Web at [www.thatsmybank.com](http://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](http://www.sec.gov).*

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