



December 20, 2022

Dear Future Client of First Northern Bank,

Please review the enclosed documents for important information regarding your **transition of your banking accounts and services from Columbia Bank to First Northern Bank on January 23, 2023.**

You will soon receive your Guide to Accounts and Services in the mail. This guide will be a valuable resource as it will provide you with a transition checklist, timeline for service interruptions, answers to common questions, and personal and business account transition charts.

All of us at First Northern Bank are here to make this transition from Columbia Bank a smooth one. Should you have any questions, please contact us by calling our local Client Solutions Center at (877) 362-6000 Monday through Thursday 8:00 a.m. to 5:00 p.m. and Friday 8:00 a.m. to 6:00 p.m., stopping by your local branch, or visiting us online at **thatsmybank.com**.

Sincerely,

Cathleen Gorham  
SVP, Operations Administrator