

PRESS RELEASE FOR IMMEDIATE RELEASE

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

January 18, 2023

Megan Gonzalez Promoted to Financial Services Manager of the Woodland Financial Center



Megan Gonzalez
Financial Services Manager

Dixon, CA—Cathleen Gorham, Senior Vice President/Operations Administrator of First Northern Bank is pleased to announce that Megan Gonzalez has been promoted to Financial Services Manager for the Bank's Woodland Financial Center. Megan replaces Vicki Faye, who retired on December 31, 2022.

Megan joined First Northern Bank as a Customer Service Representative in 2003. Over the past 20 years, she has held positions in Human Resources, Business Support Services, and for the past 11 years, she has been deepening the Bank's client relationships as a Financial Services Representative, Operations Supervisor, and Operations Manager in the Woodland Branch.

In her new role as Financial Services Manager, Megan will be responsible for managing daily banking operations, supervising the branch staff, building customer relationships, developing business, and ensuring that customers receive the highest level of service.

Megan received her Bachelor of Science degree in Business Administration from University of Phoenix, Sacramento. She is a long-time member of the Woodland Kiwanis Club where she is involved with many events throughout the year making a positive impact for Woodland kids and families. She also enjoys volunteering for the Salvation Army by ringing the bell for holiday donations.

Megan is a native of Santa Rosa and currently resides in Woodland with her husband and children. In her spare time, she enjoys being with family and friends, traveling to new places, and reading a good book.

First Northern Bank's Woodland Financial Center is located at 11 W. Court Street, Suite A. Megan may be reached at (530) 661-6000, Monday through Thursday: 9am-5pm and Friday: 9am-6pm.

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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