



January 23, 2023

Dear Orland, Willows and Colusa Branch Customers,

Welcome to First Northern Bank! We are so excited to be a part of the Orland, Willows, and Colusa communities. I know having your bank change can be a bit daunting, but we believe you will soon see why First Northern Bank has a 97% customer retention rate.

First Northern Bank was founded 113 years ago in the farming community of Dixon. Banking has changed a lot since 1910. Our original staff of two has grown to over 200, and we now have 14 branches throughout the counties of Solano, Yolo, Glenn, Colusa, Sacramento and Placer.

But some things haven't changed. The Bank's headquarters has been located on the same street corner in Dixon since 1911 (it was temporarily housed in a former Dixon ice cream parlor during its first year). More important though, First Northern Bank retains the community-oriented focus that has been a hallmark since its inception. The Bank still prides itself on being a locally owned and operated financial institution with its roots firmly planted in the communities it serves.

Community banking is a people business. Our specialty has always been tailoring services to meet the unique needs of our customers. While First Northern has taken steps to accommodate the changing lifestyles of its customers by providing digital and mobile banking solutions, these initiatives are meant to enhance, not replace the personal service the Bank's customers have come to expect. First Northern Bank is committed to building and maintaining long-term relationships with its customers. Customers can still walk into or call the Bank and receive outstanding personal service from a real person.

First Northern's employees often live in the same communities in which they work and are very involved in local service clubs and community activities, so they have a good understanding of the unique needs of their respective area. The Bank is proud of its philanthropic efforts and continuously looks for the best opportunities to make a difference within the communities we serve.

For more information about First Northern Bank, visit thatsmybank.com. We are excited for you to discover for yourself the reasons why more and more people every day are saying, "First Northern, that's my bank!"

Very truly yours,

Jeremiah Z. Smith
President & CEO

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