

Dedicated to Remaining Independent

In 1996, the Board of Directors adopted a Policy of Independence to share with our customers, communities and stockholders, our intention of remaining independent.

#1

Region's #1 Locally Owned Small Business Lender
Federal Financial Institutions Examination Council (FFIEC)



BEST BANK

2021 Best of Yolo County
18 Consecutive Years!



Bauer Financial

"Superior"
June 2022

2022 TOP 200

COMMUNITY BANKS

NATIONWIDE

#192

American Banker

"Premier"
PERFORMER

April 2022

The Findley Reports



Blue Ribbon BB

Bank Commendation of

EXCELLENCE

June 2022

Veribanc, Inc.

Our Community



We're in your neighborhood.

Financial Center Locations

Auburn / Davis / Dixon / Fairfield / Rancho Cordova
Roseville / Sacramento / Vacaville / West Sacramento
Winters / Woodland

Department Locations

Administration — Dixon

Agribusiness Loan Team — Dixon

Mortgage Loan Department — Davis

Regional Commercial Loan Teams
Davis / Sacramento / Walnut Creek

Real Estate Industries Team — Sacramento

24-hour telephone banking (800) 818-24HR

Apply for financing, today.

Commercial Loans & Lines of Credit

Yolo-Solano Commercial Lending Team: (530) 297-2062
Capital Region Commercial Lending Team: (916) 246-7653
East Bay Commercial Lending Team: (925) 482-1588
Agribusiness Lending Team: (707) 678-7824

Commercial Real Estate Loans

Real Estate Industries Lending Team: (916) 246-7658

Small Business Loans & Lines of Credit

Small Business Lending Team: (530) 401-2338

Mortgage Loans

Mortgage Lending Team: (530) 753-1585



FIRST NORTHERN BANK

thatismybank.com



Equal Housing Lender | Member FDIC (10/22)

We are here to stay.



FIRST NORTHERN BANK

"That's My Bank!"

Who We Are

Our Brand

Exceeding Customer Expectations
through a Superior Level of Service

Relationship-focused Business Banking
we create relationships one client at a time

Balancing Strategic Growth & Profitability

Unwavering Commitment to Our Local Communities

Emphasizing Our Core Values in Everything We Do

People First • Absolute Integrity • Zest for Excellence

Our Purpose Statement

First Northern Bank exists to build long lasting relationships where we can address specific financial needs on a personalized basis, provide opportunities for our employees, and be committed and passionate about making a difference in our communities.

Our Vision

To be THE most admired financial services provider
so more and more people will be saying,
"First Northern, that's my bank!"

Our Mission

To remain an independent financial services provider,
we will continuously increase shareholder value by
employing the very best people who exceed customer
expectations and serve our community.

Why Bank with FNB?

A Dedication to Remaining Independent

In 1996, the Board of Directors adopted a Policy of Independence to share with our customers, communities and stockholders, our intention of remaining independent.

We've Stood the Test of Time

First Northern has operated safely under the same ownership throughout two World Wars, the Great Depression and 19 recessions. Today STRONGER than ever!

First Northern Bank's Managers & Lenders have DOUBLE the Experience

Our managers and lenders have an average of over 10 years of experience with First Northern Bank — twice the industry average. We have the expertise to understand the nuances and intricacies of your industry and use local decision making to meet your needs.

#1 in Customer Satisfaction

We know all banks say they provide superior customer service...but our annual customer retention rate of over 97% is testimony that we have truly satisfied customers, making us #1 in community bank market share within our key markets. AND...9 out of 10 of our business clients say they would recommend First Northern Bank to their family and friends.

Investing Time & Money in our Communities

We CARE for others in our communities...our employees volunteer an average of over one week per year in

community service, and First Northern Bank has donated nearly \$2 million to our communities over the past 10 years.

#1 in Small Business Lending

We invest in the best bankers resulting in First Northern Bank being the region's #1 local small business lender for over a decade.

People First, Absolute Integrity, and a Zest for Excellence

Our values of People First, Absolute Integrity and a Zest for Excellence drive us to seek creative solutions for our business clients by developing state-of-the art products and services through our dedicated Innovation Team.

60% of Employees are Shareholders of First Northern

With over 60% of our employees owning stock in First Northern Bank, our employees have a vested interest in customer satisfaction and the success of the Bank.

Region's Only Community Bank with a Local Mortgage Division

Local underwriting, local decisions, local processing, payments made locally... work with a mortgage lender you can trust!

Leading the Way in Clean Energy Lending

Having financed millions of dollars in solar projects, First Northern Bank is the region's leading community bank in clean energy lending.



1910
Dixon Branch



1976
Davis Branch



1970
Winters Branch



1985
Vacaville Branch



1983
West Sacramento



1994
Fairfield Branch



1997
Woodland Branch



2005
Roseville Branch



2008
Auburn Branch



2019
Rancho Cordova



2019
Sacramento
Branch &
Administrative
Offices