

**PRESS RELEASE  
FOR IMMEDIATE RELEASE**

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May 1, 2023

**Michelle Machado Promoted to Senior Vice President/  
Real Estate Industries Commercial Loan Team Manager**



**Michelle Machado**  
SVP/Real Estate Industries  
Commercial Loan Team  
Manager

**Dixon, CA**— Jeff Adamski, Executive Vice President/Senior Loan Officer of First Northern Bank, is pleased to announce that Michelle Machado has been promoted to Senior Vice President/Real Estate Industries Commercial Loan Team Manager. Michelle replaces Steve McCurley, who retired on March 15, 2023, after 25 years with the Bank.

Michelle joined First Northern Bank's Real Estate Industries Loan Team in 2018 and in those five years, she has been successful in growing the Bank's commercial relationships. In her new position, she will be responsible for managing the Bank's Real Estate Commercial Loan Team, deepening current client relationships, and continued expansion of the commercial loan portfolio.

Michelle has more than 23 years' experience in banking and portfolio management, business development, underwriting, and risk analysis in the areas of commercial real estate and commercial lending.

Michelle holds a Bachelor of Science degree in Finance from California State University, Sacramento and is a graduate of Pacific Coast Banking School at the University of Washington in Seattle. She is also the Board President for the Society for the Blind in Sacramento.

Michelle is a native of Twin Falls, Idaho and currently resides in Herald, CA with her husband and two sons. In her spare time, she enjoys reading, waterskiing and camping on the Delta, and spending time with her family.

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The Real Estate Industries Commercial Lending Team of First Northern Bank is located at 1375 Exposition Blvd. Suite #101, Sacramento, CA 95815. The office is open Monday – Friday, 9 a.m. – 5 p.m. Michelle may be reached at (916) 246-7664, or [mmachado@thatsmybank.com](mailto:mmachado@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, Colusa, Davis, Dixon, Fairfield, Orland, Rancho Cordova, Roseville, Sacramento, Vacaville, West Sacramento, Willows, 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 "Green 3-Star" Bank and a "5-Star Superior" Bank by Bauer Financial, for the earnings period of December 31, 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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