

## **PRESS RELEASE FOR IMMEDIATE RELEASE**

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

November 16, 2023

### **Hiba Musallam Joins First Northern Bank as Financial Services Manager of the Woodland Financial Center**



**Hiba Musallam**  
Financial Services Manager

First Northern Bank is pleased to announce that Hiba Musallam accepted the position of Financial Services Manager for the Woodland Financial Center in the Yolo County Region.

Hiba brings more than 10 years of real estate, financial management, branch operation, and customer service experience to First Northern Bank. Prior to joining First Northern, Hiba most recently worked in the real estate market, and prior to that she served nine years as Branch Operations Manager and Membership Specialist for Golden One Credit Union in Sacramento.

In her role as Financial Services Manager, Hiba 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.

Hiba holds an Associate of Science degree in Business Administration from San Joaquin Valley College and is a licensed real estate broker. She is a native of Jordan, but has resided in Sacramento for 25 years. Hiba has enjoyed volunteering with Yolo Food Bank, Sacramento Food Bank, and Shriners Children's Hospital. In her spare time, Hiba enjoys traveling, dining at new restaurants, and cooking.

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

-more-

**About First Northern Bank**

First Northern Bank, an independent community bank headquartered in Solano County since 1910, serves Solano, Yolo, Sacramento, Placer, Glenn, Colusa and the west slope of El Dorado County. First Northern has fourteen branches located in Dixon, Davis, West Sacramento, Fairfield, Vacaville, Winters, Woodland, Sacramento, Rancho Cordova, Roseville, Auburn, Colusa, Willows, and Orland. The Bank has a commercial lending office in Walnut Creek. First Northern Bank also offers real estate mortgage loans, SBA Loans (Preferred Lender), and non-FDIC insured Investment and Brokerage Services at each branch location. In addition, the Bank has a Real Estate Mortgage Loan office located in Davis, and real estate loan representatives are available to meet customers at any of the Bank's branches by appointment. The Bank specializes in relationship banking and employs experts in the area of small business, commercial, agribusiness, and real estate lending, as well as wealth management, and is rated as a "Super Premier Performing Bank" by The Findley Group, "Superior" 5-Star Bank by BauerFinancial Inc. and Green 3-Star Bank by Veribanc. The Bank can be found at [thatsmybank.com](https://thatsmybank.com), on [Facebook](#) and on [LinkedIn](#).

***Forward-Looking Statements***

*This press release may include certain "forward-looking statements" about First Northern Community Bancorp (the "Company"). These forward-looking statements are based on management's current expectations 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, 10-Q and 8-K, 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. The Company undertakes no obligation to update these 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).*

###