

John Lozano Joins Agribusiness Loan Team

For immediate release



Dixon, Calif., April 9, 2024—First Northern Bank (OTCQX: FNRN), the region’s #1 local small business lender, welcomes John Lozano as its Senior Vice President and Agribusiness Loan Team Leader. John has nearly 20 years of experience in agribusiness, banking and portfolio management, business development, and risk analysis in the areas of commercial real estate and commercial lending. Prior to joining First Northern Bank, he served as Regional Agribusiness Loan Manager at Community West Bank located in Stockton, CA.

“We are excited to welcome John to our team. His impressive educational background, coupled with his experience working with local growers, aligns perfectly with our commitment to serving the vital agribusiness needs throughout our communities,” said Jeff Adamski, Executive Vice President and

Senior Loan Officer at First Northern Bank.

In his new role, John will be responsible for leading a dynamic team of lenders, deepening client relationships, and expanding First Northern Bank’s agribusiness loan portfolio.

John holds a Bachelor of Arts degree from California State University, Chico, and is a graduate of Pacific Coast Banking School at the University of Washington. He further solidified his academic foundation by completing his studies at the Agriculture Lending Institute at California State University, Fresno, Craig School of Business. He serves on the board of the Stockton Golf and Country Club and enjoys volunteering on the advisory council for Presentation Parish School also in Stockton.

John is a native of Stockton and currently resides there with his three children. In his spare time, he enjoys playing golf, cooking, and rooting for his favorite sports teams: San Francisco Giants, San Francisco 49ers, and the Sacramento Kings.

You can contact John Lozano at his primary office located at 195 N. First Street, Dixon, CA 95620 by calling (707) 678-7877 or by emailing jlozano@thatsmybank.com.

First Northern Bank is the Sacramento Region’s #1 local leader in small business lending, offering a full range of business lines of credit, equipment loans and

leases, owner and investor commercial real estate loans, construction loans, commercial and industrial loans, agribusiness loans, SBA 504 and 7A loans, letters of credit, and business acquisition loans throughout Yolo, Solano, Placer, El Dorado, Sacramento, Glenn, and Colusa Counties, as well as the East Bay Area Region.

About First Northern Bank

First Northern Bank is an independent community bank that specializes in relationship banking. The Bank, headquartered in Solano County since 1910, serves Solano, Yolo, Sacramento, Placer, Colusa, Glenn, and Contra Costa Counties, as well as the west slope of El Dorado County. Experts are available in small-business, commercial, real estate and agribusiness lending, as well as mortgage loans. The Bank is an SBA Preferred Lender. Real estate mortgage and small-business loan officers are available by appointment at any of the Bank's 14 branches, including Dixon, Davis, West Sacramento, Fairfield, Vacaville, Winters, Woodland, Sacramento, Roseville, Auburn, Rancho Cordova, Colusa, Willows, and Orland. The Bank also has a commercial lending office in Walnut Creek. Non-FDIC insured Investment and Brokerage Services are also available at every branch location. First Northern Bank is rated as a Veribanc "Green-3 Star" Bank and a "5-Star Superior" Bank by Bauer Financial for the earnings period ended December 31, 2023 (www.veribanc.com) and (www.bauerfinancial.com). Additional information, please visit thatsmybank.com or call (707) 678-7742. Member FDIC. Equal Housing Lender.

Forward-Looking Statements

This press release and other public statements 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 the Company's expectations regarding its Strategic Plan, performance and growth, 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 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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