

## **Charles Cochran Joins First Northern Bank as Chief Commercial Banking Officer**

For immediate release



Dixon, Calif., March 31, 2025 – First Northern Bank (OTCQX: FNRN), the region's #1 local small business lender, proudly announces the appointment of Charles Cochran as its new Executive Vice President and Chief Commercial Banking Officer.

Cochran has more than 18 years of extensive experience in finance, business banking, commercial lending, operational risk management, business development, and portfolio management.

In his role, he will be responsible for planning and oversight of all aspects of lending at the bank including commercial, agribusiness, small business, real estate, and residential, as well as drive deposit growth through commercial banking, investment services, and treasury management. Cochran is a member of the Bank's Senior Management Team and serves on the Bank's Asset/Liability, Asset Quality, Ethics, and Management Loan oversight committees.

Jeremiah Smith, President and CEO of First Northern Bank, says, "With Charles' leadership and his extensive expertise in cultivating banking relationships within our markets, I am confident he will enhance the bank's various business lines and continue to provide innovative financial solutions to our clients at First Northern Bank."

Cochran holds a Master of Business Administration in Data Analytics from Louisiana State University, Shreveport, and is a graduate of Pacific Coast Banking School, in Seattle Washington. In his spare time, he enjoys training in Jiu Jitsu, coaching soccer, and spending time with his family.

## 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, and Glenn 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. 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 Blue Ribbon" Bank and a "5-Star Superior" Bank by Bauer Financial for the earnings period ended December 31, 2024 ([www.veribanc.com](http://www.veribanc.com)) and ([www.bauerfinancial.com](http://www.bauerfinancial.com)). For additional information, please visit [thatsmybank.com](http://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 performance and strategic initiatives, and focus on improving shareholder value, 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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