



Amy Morin to Lead Client Relationship and Community Relations Teams at First Northern Bank

For immediate release



Dixon, Calif., August 28, 2025 – First Northern Bank (OTCQX: FNRN), the region's #1 local small business lender, proudly welcomes Amy Morin as Senior Vice President / Client Relationship Team Manager.

Morin brings more than 25 years of banking experience, having held leadership roles at several prominent national institutions, where she consistently focused on delivering exceptional client service.

In her role, Morin will lead a team of Client Relationship Managers and Community Relations Officers, driving business development, portfolio growth, and client satisfaction. She will also assist the Deposit & Treasury Manager to advance sales goals and overall performance.

"Amy's strength in building high-performance teams, her passion for lasting client relationships, and her strategic approach to business development aligns perfectly with our mission to delivering outstanding service and sustainable growth," said Charles Cochran, Executive Vice President and Chief Commercial Banking Officer of First Northern Bank.

Morin earned a Bachelor of Science in Business Administration - Strategic Management from California State University, Sacramento, and is a graduate of the Pacific Coast Banking School in Washington. She serves on the Board of Superior California Economic Development (SCED), contributing to the Credit/Loan, Budget and Finance committees. She is also a past Chair of Leadership Redding and currently serves on its Steering Committee. An active Rotarian with Redding East Rotary, Morin is involved in community programs supporting Special Olympics, Sober Grad Night, holiday food boxes, and high school scholarship programs.

Outside of work, Morin enjoys hiking, camping, trail running near lakes, and spending time with her 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 June 30, 2025 (www.veribanc.com) and (www.bauerfinancial.com). For 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 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.

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