

Manny Phagura Joins First Northern Bank as Vice President & Client Relationship Manager

For immediate release



Dixon, Calif., September 4, 2025 – First Northern Bank (OTCQX: FNRN), the region’s #1 local small business lender, welcomes Manny Phagura as Vice President and Client Relationship Manager for the Client Relationship Development Team.

Phagura brings 25 years of experience in banking, finance, business development, commercial real estate, agribusiness, and portfolio relationship management. In his new role, he will focus on deepening client relationships and driving business growth across our North Valley footprint.

“Manny is a great addition to our team,” said Amy Morin, Senior Vice President and Client Relationship Manager

Team Leader of First Northern Bank. “We are excited to leverage his expertise to further strengthen our Bank’s business in the communities we proudly serve.”

Phagura holds a Bachelor of Science in Business Administration-Economics from California State University, Chico. Active in his community, he is a member and past president of Kiwanis and volunteers as a coach for local high school and AAU sports teams.

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.

Media Contact:

Mike Webber, SVP/Marketing & Communications Director
(916) 570-1235
mwebber@thatsmybank.com