

Justin Valentine Joins First Northern Bank as Portfolio Manager for Real Estate Industries Team

For immediate release



Dixon, Calif., September 22, 2025 – First Northern Bank (OTCQX: FNRN), the region’s #1 local small business lender, proudly welcomes Justin Valentine as Vice President and Portfolio Manager for the Real Estate Industries Team.

Valentine brings more than 12 years of business development, portfolio management, credit risk assessment, and underwriting experience to the Bank. In his role, Valentine will manage the Bank’s commercial loan portfolio and analyze client data to identify opportunities for growth.

“We are excited to welcome Justin to our team,” said Lorraine Sue, Senior Vice President and Real Estate Industries Team Manager of First Northern Bank. “His expertise in commercial real estate, and market research will be invaluable as the Bank continues its commercial real estate growth throughout the region and surrounding communities we proudly serve.”

Valentine earned a Bachelor of Science in Finance and Economics from California State University, Sacramento. He proudly serves on the Board of Juma Ventures, an organization which strives to break the cycle of poverty by paving the way to work, education, and financial capability for youth in our local community and across America. He also volunteers as a camp counselor for Okizu Foundation, which provides camping experiences for young people affected by cancer, their siblings, and their parents.

In his spare time, Valentine enjoys boating, hiking, camping, watching baseball, 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 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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