First Northern Bank Hires New Branch Manager to Lead Roseville Team

For immediate release

Dixon, Calif., October 14, 2025 – First Northern Bank (OTCQX: FNRN), the region's #1 local small business lender, proudly welcomes Joshua Stroud as its Vice President and Branch Manager to lead our Roseville branch.

With more than 10 years of experience in financial services management, branch operations, and customer service, Stroud brings a wealth of knowledge and leadership to First Northern Bank. Prior to joining First Northern Bank, he served as Branch Manager for several banks and credit unions in the Seattle Metropolitan area.

In his role, Stroud will lead the areas of overseeing daily operations, strengthening team development, fostering client relations, and devoting resources to the Roseville community.

"Welcoming Joshua as our Roseville branch manager marks an exciting step forward for our team," said Amanda Connell, Senior Vice President and Director of Operations of First Northern Bank. "His leadership, experience, and fresh perspective will be invaluable as we continue to grow and serve our Placer County community with excellence."

Stroud holds a Bachelor of Business Administration from New Mexico State University in Las Cruces. Before relocating to Roseville, he actively participated in community outreach, volunteering at Seattle-Tacoma International Airport and supporting military personnel at Joint Base Lewis-McChord in Washington. He looks forward to contributing to the Placer County community through local volunteer initiatives.

Outside of work, Stroud enjoys outdoor activities such as hiking, camping, fly fishing, 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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