First Northern Bank Promotes Lisbeth Contreras to Lead Sacramento Branch

For immediate release

Dixon, Calif., October 30, 2025 – First Northern Bank (OTCQX: FNRN), the region's #1 local small business lender, proudly announces the promotion of Lisbeth Contreras to Assistant Vice President and Branch Manager of its Sacramento branch. Contreras succeeds Tricia Dale, who has transitioned to Branch Manager in Davis.

Contreras brings more than 10 years of banking and customer service experience. Throughout her career, she has been recognized for her commitment to delivering exceptional client service and fostering strong community relationships.

In her role, Contreras will oversee daily branch operations, strengthen team development, enhance client relationships, and lead engagement efforts in Sacramento.

"We're thrilled to have Lisbeth step into this leadership role," said Amanda Connell, Senior Vice President and Director of Operations of First Northern Bank. "Her deep knowledge of our bank and strong banking expertise make her the perfect fit for this team. We're excited to see how she will continue to elevate the branch and serve our customers and the community with excellence."

Contreras enjoys being active in her local community, and is looking forward to joining the Sacramento Chamber of Commerce and the Hispanic Chamber of Commerce.

Outside of work, she enjoys hiking, traveling to new places, and spending quality time with her family here and in Mexico.

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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