



First Northern Bank Acquires Beacon Wealth Strategies

For immediate release

Dixon, Calif., February 17, 2026 – First Northern Advisors, a division of First Northern Bank, is pleased to announce the acquisition of Beacon Wealth Strategies, a well-respected independent financial advisory firm owned and operated by Tom Cicchini. This acquisition ensures the continued delivery of personalized wealth management services to Beacon Wealth Strategies’ clients while strengthening First Northern Bank’s wealth management platform through increased assets under management.

As part of this transition, Cicchini, the founder of Beacon Wealth Strategies, will join First Northern Advisors and work closely with clients and staff ahead of his planned retirement on June 30, 2026. During this transition period, clients will be supported by the experienced team of financial advisors at First Northern Advisors, ensuring continuity of service, trusted relationships, and personalized attention.

“Beacon Wealth Strategies has built a reputation for providing thoughtful, personalized guidance to its clients,” said Jeremiah Smith, President and CEO of First Northern Bank. “We are excited to welcome their clients to First Northern Advisors and look forward to continuing this legacy of trust and exceptional service.”

Clients of Beacon Wealth Strategies will continue to have their accounts managed through Raymond James, ensuring stability, continuity, and access to comprehensive investment resources.

This acquisition underscores First Northern Bank’s ongoing commitment to expanding its wealth management services while maintaining the high level of personal service and long-standing client relationships that are central to its approach.

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 September 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.

About Raymond James Financial, Inc.

Raymond James Financial, Inc. (NYSE: RJF) is a leading diversified financial services company providing private client, capital markets, asset management, banking and other services to individuals, corporations and municipalities. Its three principal wholly owned broker-dealers, Raymond James & Associates, Raymond James Financial Services, and Raymond James Ltd., have more than 8,700 financial advisors in the United States, Canada and overseas. Total client assets are approximately \$1.26 trillion as of March 31, 2022. Public since 1983, the firm has been listed on the New York Stock Exchange since 1986 under the symbol RJF. Additional information is available at www.raymondjames.com.

First Northern Advisors and First Northern Bank are not registered broker/dealers and are independent of Raymond James Financial Services. Securities offered through **Raymond James Financial Services, Inc.**, Member FINRA/SIPC, and are not insured by bank insurance, the FDIC and any other government agency, are not deposits or obligations of the bank, are not guaranteed by the bank, and are subject to risks, including the possible loss of principal. Investment advisory services offered through Raymond James Financial Services Advisors, Inc.

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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