

FIRST NORTHERN BANK

BUILDING *for* Community Impact



2025 Impact Report

Our Branches

**Auburn Branch**

390 Elm Avenue
Auburn, CA 95603
(530) 885-5009

Colusa Branch

558 Market Street
Colusa, CA 95932
(530) 458-4884

Davis Branch

434 Second Street
Davis, CA 95616
(530) 758-7500

Dixon Branch

195 N. First Street
Dixon, CA 95620
(707) 678-4422

Fairfield Branch

1455 Oliver Road
Fairfield, CA 94534
(707) 425-2900

Orland Branch

328 Walker Street
Orland, CA 95963
(530) 865-2127

Rancho Cordova Branch

2901 Sunrise Blvd., Suite 100
Rancho Cordova, CA 95742
(916) 642-1477

Roseville Branch

2270 Douglas Blvd., Suite 100
Roseville, CA 95661
(916) 787-8510

Sacramento Branch

1375 Exposition Blvd., Suite 101
Sacramento, CA 95815
(916) 246-7650

Vacaville Branch

555 Mason Street, Suite 100
Vacaville, CA 95688
(707) 447-8600

West Sacramento Branch

1300 Harbor Boulevard
West Sacramento, CA 95691
(916) 372-1023

Willows Branch

155 N. Tehama Street
Willows, CA 95988
(530) 934-3821

Winters Branch

48 Main Street
Winters, CA 95694
(530) 795-4501

Woodland Branch

11 W. Court Street, Suite A
Woodland, CA 95695
(530) 661-6000

**Administration,
Corporate Headquarters**

195 N. First Street
Dixon, CA 95620
(707) 678-3041

**Administration,
Sacramento**

1375 Exposition Blvd., Suite 300
Sacramento, CA 95815

thatsmybank.com

Introduction

Building Community, Measuring Impact

At First Northern Bank, community investment is at the heart of who we are. Through charitable giving, volunteer service, community development initiatives, and strategic partnerships, we work to strengthen the communities we serve and create opportunities for lasting growth.

These efforts reflect the spirit of the Community Reinvestment Act (CRA), which encourages financial institutions to help meet the needs of all members of their communities, including low-to-moderate income individuals and neighborhoods. While CRA provides an important framework, our commitment goes beyond compliance. We believe strong communities are built through meaningful relationships, active engagement, and ongoing investment.

This report highlights the organizations, programs, and partnerships that helped make a positive impact throughout 2025.



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Rooted in Community

History of Service, Since 1910



For more than 115 years, First Northern Bank has been deeply rooted in the communities we serve. Since our founding, we have embraced a philosophy of community banking that extends beyond financial services and into meaningful investment in the people, organizations, and businesses that help our region thrive. Guided by the principles of service, stewardship, and local decision-making, we have built lasting partnerships that support economic growth, educational opportunities, affordable housing, food security, and family well-being. Through charitable giving, volunteerism, community outreach, and responsible lending, we remain committed to strengthening neighborhoods and improving lives. Supporting our communities is not simply what we do—it is a reflection of who we are and the values that have guided us for generations.



Top: Our employees at All-Staff Meeting 2025
Right: Formally Northern Solano Bank in Dixon, California, 1911
Bottom Right: 1911 Dixon May Fair Parade
Below: Sacramento Administrative Office



A Message from the President & CEO

Reflecting on a Year of Impact

“We are grateful for the opportunity to serve and remain committed to investing in what matters most — people.”

As we reflect on 2025, I am incredibly proud of the meaningful impact First Northern Bank continues to make throughout the communities we serve. Community banking is about far more than financial transactions — it is about relationships, trust, and investing in the people and organizations that help our neighborhoods thrive.



Throughout the year, our employees, customers, and community partners came together to support causes that strengthen families, expand opportunities, and improve quality of life across the greater Sacramento region. From mentoring at-risk youth and fighting food insecurity, to supporting affordable housing, childhood wellness, economic development, and emergency family services, our commitment to community remained at the heart of everything we do.

Our efforts are also guided by the principles of the Community Reinvestment Act (CRA), which reinforces the important role banks play in supporting local economic growth and expanding access to opportunity in low-to-moderate income communities. We remain committed to being a trusted financial partner and a responsible corporate citizen across every region we serve.

What makes me most proud is the passion and generosity demonstrated by our employees. Whether volunteering at local events, participating in community drives, serving on nonprofit boards, or lending their expertise to important initiatives, our team consistently steps forward to make a positive impact.

On behalf of First Northern Bank, thank you to our nonprofit partners, customers, shareholders, and employees for helping us build stronger communities together.

Sincerely,

A handwritten signature in black ink, appearing to read "Jeremiah Z. Smith". The signature is fluid and cursive.

Jeremiah Z. Smith
President & Chief Executive Officer,
First Northern Bank



Above: Jeremiah Smith at the Yuba-Sutter Junior Livestock and Vocational Project Auction
Below: Speaking at First Northern Bank's All-Staff Meeting



Meet Our Community Leaders

Commitment to our Community and to the Community Reinvestment Act (CRA)



Frank Marshall | Manager,
Community Reinvestment Act

A Vision for Stronger Communities

At First Northern Bank, we believe thriving communities are built through partnership, opportunity, and investment. Our vision is to serve as more than a financial institution—we strive to be a catalyst for positive change in the communities we call home.

Community development is about creating pathways for individuals, families, and businesses to succeed. Through our support of nonprofit organizations, economic development initiatives, affordable housing efforts, educational programs, and essential community services, we work to help build stronger, more resilient communities across our footprint.

The Community Reinvestment Act provides an important framework for these efforts, but our commitment is rooted in a deeper belief: when communities prosper, everyone benefits. By listening to local needs, nurturing meaningful partnerships, and encouraging employee engagement, we continue to invest in opportunities that create lasting impact. The details highlighted in this report demonstrate the power of collaboration and reflect our ongoing dedication to helping communities grow, thrive, and reach their full potential. We are grateful for the opportunity to work alongside so many organizations that share our vision for a stronger future.



Sunil, Frank, and team at Yolo County Children's Alliance



Sunil Bhagat | VP, Community Outreach and Partnerships Officer

Strengthening Impact Through Partnership

At First Northern Bank, community impact is built through connection—to local needs, to key partnerships, and to the people and organizations that strengthen our region.

On behalf of our employees, we are proud to support the nonprofit partners, civic leaders, and community groups who bring this commitment to life every day.

The heart of our outreach is collaboration. We strive to build long-term relationships with organizations that are deeply rooted in the communities they serve, ensuring our support is both responsive and sustainable.

Through charitable giving, volunteer service, and active participation in community events, we work to amplify the impact of those addressing critical needs across our footprint.

Equally important is the involvement of our employees, whose dedication transforms corporate giving into personal investment. Their willingness to show up, serve, and support local initiatives is what makes our outreach authentic and enduring.

Together with our community partners, we are not only meeting immediate needs—we are helping to build stronger systems of support that will benefit future generations.

2025 Performance At a Glance

Community Impact

VOLUNTEER ENGAGEMENT



Volunteer Hours

4,843



Volunteers

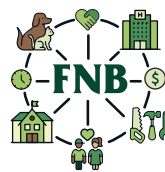
68

COMMUNITY SUPPORT & OUTREACH



Donations
& Sponsorships

\$498,172



Organizations
Supported

178

SMALL BUSINESS & SMALL FARM (SB & SF) LENDING



Total SB
& SF Loans

\$40,188,940



Total
Low-to-Moderate
Income (LMI) Loans

\$11,792,153

COMMUNITY DEVELOPMENT (CD) LENDING



Total CD Loans

\$36,829,837

Loans where the proceeds are used to support Affordable Housing,
Community Services, Economic Development and Revitalization/Stabilization.

Volunteer participation and service hours support both CRA-qualified and non-CRA volunteer initiatives.

The History of the Community Reinvestment Act (CRA)

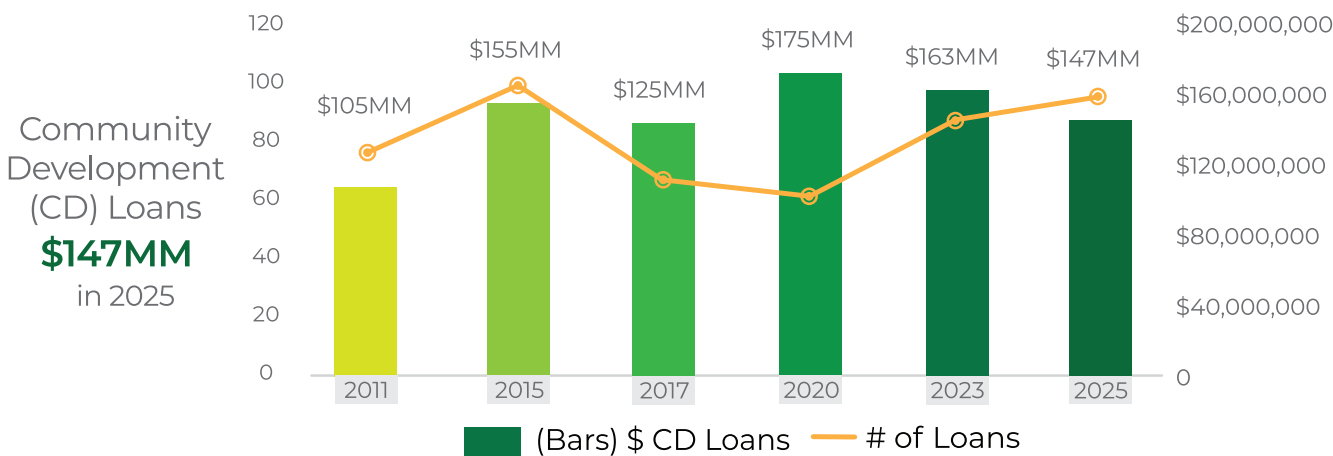
The Community Reinvestment Act (CRA) of 1977 was enacted to combat redlining, a discriminatory practice that denied financial services to specific neighborhoods based on race or ethnicity. Under this federal law, banks have a responsibility to reinvest in the communities where they draw deposits. Today, regulators evaluate banks on their lending in low-to-moderate income (LMI) areas, their support for local businesses, and their partnerships with community nonprofits. Because CRA ratings are public and directly impact a bank's ability to grow, merge, or acquire other institutions, compliance is a critical component of modern banking strategy.

Community Development

History of Service, Since 1910

Community Development (CD) Loans

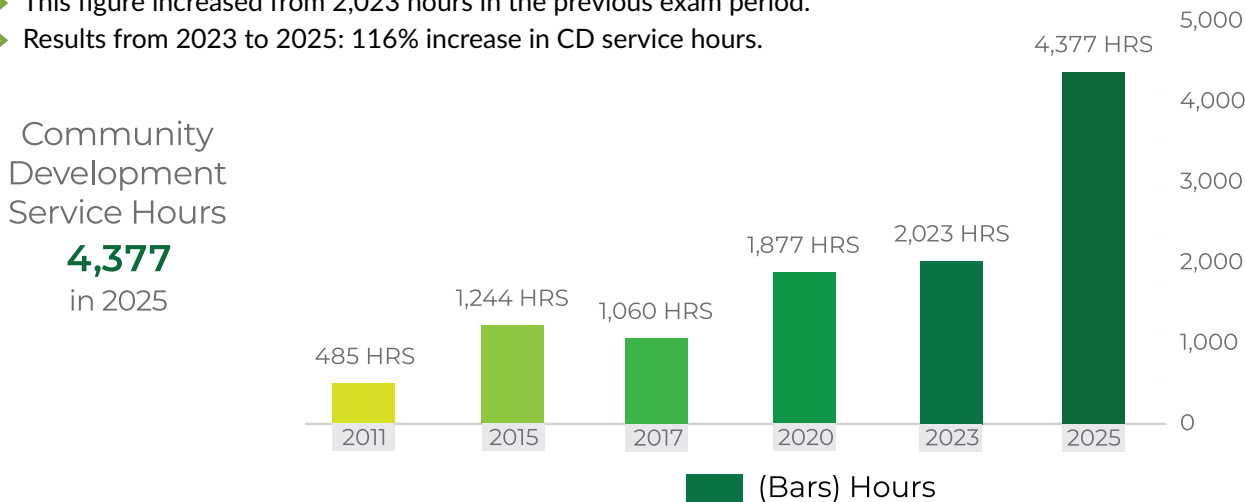
- The Bank funded 96 CD loans totaling \$147MM during the current exam cycle encompassing May 2023 to December 2025.
- These figures represent 7.63% of the Bank's Total Assets.
- Total Assets as of December 31, 2025, were \$1.91B.
- In the Bank's prior exam encompassing April 2020 through May 2023, there were 88 CD loans totaling \$163MM.
- These figures represent 9.00% of the Bank's Total Assets during that period.



Loans where the proceeds are used to support Affordable Housing, Community Services, Economic Development, and Revitalization/Stabilization.

Community Development (CD) Services

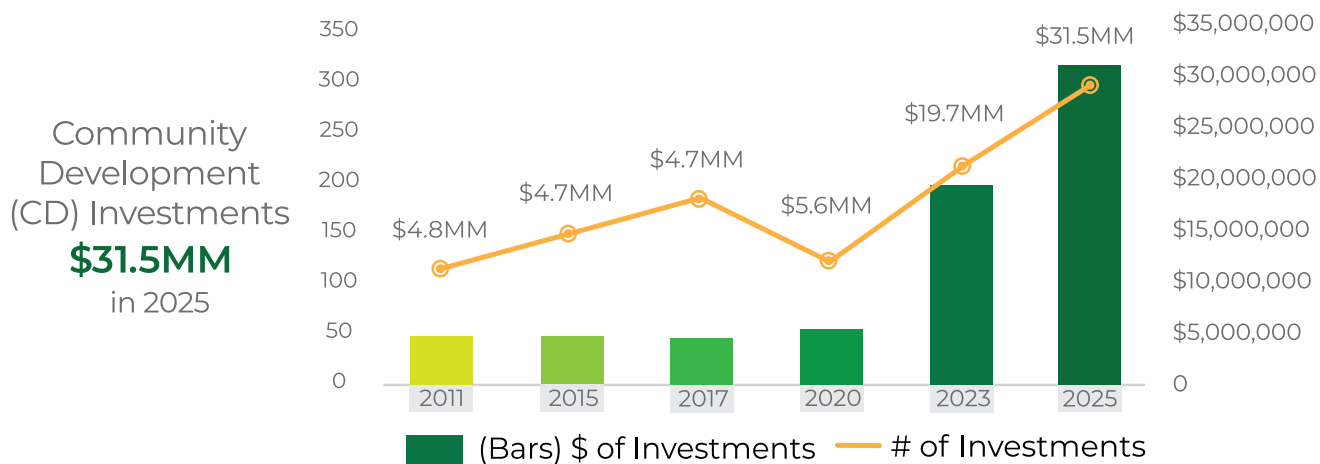
- During the current exam cycle through December 2025, the Bank had 57 CRA volunteers who donated 4,377 volunteer service hours.
- This figure increased from 2,023 hours in the previous exam period.
- Results from 2023 to 2025: 116% increase in CD service hours.



Volunteer service hours which directly benefit low to moderate income individuals and/or communities.

Community Development (CD) Investments

- In the current exam cycle through December 2025, the bank had 295 combined investments, sponsorships, and donations totaling \$31.5MM.
- Of this figure, there were 260 donations and sponsorships totaling \$579.9MM.
- Of the total, there were 35 community investments totaling \$30.9MM.
- These investments, donations, and sponsorships represent 1.26% of the Bank's Total Assets during that period.
- Results from 2023 to 2025: 59.45% increase in CD investments.



Community Investments which directly benefit low-to-moderate income individuals and/or communities.



Innovative Loan Programs

Personal, Professional, and Community Growth

Our innovative loan programs are designed to provide accessible financing solutions that help individuals and businesses thrive. From supporting small business owners and entrepreneurs to encouraging youth involvement in agriculture and fostering economic growth, these programs create opportunities where they are needed most. With flexible terms and community-centered goals, we're committed to helping build stronger futures.

Lightning Loans

The Lightning Loan Program is a specialized initiative designed to support small business owners in low-to-moderate income or economically distressed communities. Recognizing that traditional bank loans can be difficult to secure, the program offers preselected borrowers a \$5,000 loan with a low interest rate and no fees. By providing these simplified funds, the program helps local entrepreneurs maintain their daily operations and ensure their employees stay on the payroll.



Junior Livestock Loans

The Junior Livestock Loan Program was reintroduced in 2025 to enable every student the opportunity to participate in the raising and showing of a livestock animal regardless of their economic status. The program offered loans up to \$3,000 to assist students in purchasing livestock animals without monthly payments, interest, and fees. The Junior Livestock Program saw a 100% approval rate for presented applications.



Below: Solano County Farm Bureau Fundraiser

Solano Biz-Grow Loans

First Northern Bank partnered with the Solano Economic Development Corporation to issue loans to small businesses operating in Solano County. These loans were especially helpful to startups and minority-owned businesses who were looking to scale their operations. By empowering these companies through loan originations, it allows the local economy to thrive in a post-pandemic environment and to keep people employed.



Financial Education

Making a Difference at All Ages

Making Financial Literacy Available for Our Community

First Northern Bank is proud to offer a new resource as part of our ongoing commitment to financial literacy and community education – our Financial Education Program, powered by Banzai, a leading financial literacy platform designed to help people of all ages spend, save, and earn wisely.

This interactive program offers engaging, real-life financial scenarios that empower users to make smart money decisions – whether they are kids just learning about saving, young adults planning for the future, or adults navigating life's financial milestones. We've started the program with our own employees first, giving them the chance to explore the tools, activities, and lessons firsthand.

We're proud to offer this resource as part of our ongoing commitment to financial literacy and community education.

Workshop for agricultural business professionals



“Investing in our communities’ strong financial habits, contributes to stronger communities. By supporting financial education, First Northern Bank is helping individuals and families build skills that will benefit them throughout every stage of life.”

—Frank Marshall, CRA Manager

Financial Literacy volunteering with JUMA Ventures



Impact Spotlight: Sacramento County

Shriners Children's Northern California

Since 1997, Shriners Children's Northern California has been committed to providing high-quality specialty medical care to children and families, conducting research to gain knowledge and develop new treatments, and providing educational opportunities for physicians and other healthcare professionals.

In 2025, First Northern Bank coordinated a toy drive to support

Shriners and their patients. Our employees and customers across all branches and departments came together to donate toys, games, books, and gifts that brought comfort, joy, and smiles to children and families for their gift-giving throughout the year. The outpouring of support truly reflects the heart of our Bank and our commitment to giving back to the communities we serve. Together we didn't just collect toys, we delivered hope, happiness, and cheer.



Below: Delivering toys and a monetary gift to Shriners Children's, Michael Weagraff, Associate Director of Philanthropy



Cristo Rey High School's Sacramento Corporate Work Study Program



Since 2016, junior and senior high school students from Cristo Rey High School's Sacramento Corporate Work Study Program have interned at First Northern Bank. Each week during their school year, the students attend school for four days and then work one full day gaining real-world experience in our Marketing Department.

In addition to administrative and technical hard skills, students learn accountability, communication, and workplace etiquette. Students graduate with up to 1,200 hours of professional work experience and tangible business connections before they even start college, and the wages they earn directly fund a significant portion of their private college preparatory education. Throughout our partnership with Cristo Rey, the Bank has donated more than \$73 thousand dollars toward this educational workforce program.



Big Brothers Big Sisters of the Greater Sacramento Area



In 2025, First Northern Bank supported Big Brothers Big Sisters of the Greater Sacramento Area with a grant benefiting their Defenders Club program, which provides support and mentorship opportunities for LMI at-risk youth in our community. In addition to the grant, we were honored to attend and sponsor their annual gala, joining community members and supporters for an inspiring evening of fundraising dedicated to transforming lives and building brighter futures through one-to-one mentoring relationships, that help ignite the independence and creativity of youth in Sacramento, Placer, Yolo, Yuba, San Joaquin, Stanislaus, Butte, Lake, Sutter, Colusa, and Glenn counties.

“First Northern Bank is investing in the potential of local youth and helping us create life-changing connections that last for generations.”

—Jacob Peterson, President & CEO, Big Brothers Big Sisters of the Greater Sacramento Area

Food Literacy Center



The Food Literacy Center teaches children in low-income elementary schools cooking, nutrition, gardening, and active play to improve their health, environment, and economy. In 2025, First Northern Bank gifted a sizable grant and volunteered at both their spring and fall Kids Farmers Markets where kids get to celebrate their completion of a 10-week curriculum focused on food education. Our ten employee volunteers proudly wore their green grocer aprons, or other fun vegetable costumes, and helped during the free markets which provided opportunities for kids to use 'Food Literacy Bucks' to shop for fresh fruits and vegetables, giving them the opportunity to choose their favorite produce, learn financial literacy skills, and practice what they've learned in class with their families at home.



“Thanks to First Northern Bank’s generous support, 391 students across five Title I elementary schools participated in free Kids Farmers Markets...turning classroom lessons into real-world experiences as they selected fresh fruits and vegetables and brought food literacy resources home to their families. By investing in these events, First Northern Bank helped make healthy food, hands-on learning, and veggie joy accessible to hundreds of local children.”

—Adriana Guzmán, Marketing & Development Manager
Food Literacy Center



Habitat for Humanity of Greater Sacramento



Habitat for Humanity of Greater Sacramento is part of a global, nonprofit housing organization that seeks to put love into action by building homes, communities and hope. In 2025, First Northern Bank partnered with Habitat in a two-day impact event called Rock the Block. Our team of ten employees rolled up their sleeves to make a difference by taking down an aging wooden fence and clearing out a few citrus trees in the backyard of a local West Sacramento resident. The hard work set the stage for the next day's volunteers, who replaced it with a brand-new fence, and completed other critical home repairs, and landscape beautifications.



“First Northern Bank’s support of Rock the Block in West Sacramento helped fund critical home repairs and neighborhood revitalization efforts, improving safety, accessibility, and quality of life for local families. This partnership demonstrates how corporate leadership can create meaningful community impact.”

—Gerardo Cabral, Director of Community and Corporate Partnerships, Habitat for Humanity of Greater Sacramento



Sacramento Food Bank & Family Services

The Sacramento Food Bank & Family Services (SFBFS) was founded in 1976 with the purpose of nourishing community members experiencing hunger. Today, they serve as the largest hunger relief organization in Sacramento County, which is dedicated to assisting those in need by alleviating their immediate pain and problems and moving them toward self-sufficiency and financial independence. In 2025, First Northern Bank supported SFBFS by gathering a team of 40 employees and their families to walk/run in their traditional 5K race, Run to Feed the Hungry, on a chilly Thanksgiving Day.

“We are grateful for the support of First Northern Bank in 2025. Through your generosity, we were able to purchase food and provide over 21,000 meals to children, families and seniors in need in our community.”

—Christina Cleveland
Director of Development, Sacramento Food Bank & Family Services



Impact Spotlight: Solano County

Solano Economic Development Corporation Fairfield

In 2025, First Northern Bank provided an impactful grant to Solano EDC to help in their mission of collaborating with the cities, county, workforce development, and utilities to expand the economic growth of Solano County, scaling local traded sector industries, attracting new jobs and investment, and maintaining competitive advantages for both existing and new businesses. To drive economic growth in Solano County, the County offers the Solano Biz-Grow Loan, a loan which has flexible qualification standards to attract businesses in Solano County who may not qualify for traditional financing. Our Bank also sponsored and participated in Solano EDC's manufacturing events which included a panel of speakers, and a manufacturing career fair.



Vacaville Neighborhood Boys & Girls Club Vacaville

The Vacaville Neighborhood Boys & Girls Club began in 2001 when the City of Vacaville formed an advisory group to provide guidance on the future of three neighborhood centers serving youth from disadvantaged neighborhoods. First Northern Bank is proud to have partnered with the Solano-Napa Habitat for Humanity to build and deliver a clubhouse structure that First Northern Bank donated, to the Vacaville Neighborhood Boys and Girls Club. Amazing partners working together to benefit children in our community.



Below Left: Solano Library Silver Jubilee Luncheon, Center: 30th Annual Alvin Bonifacio Memorial Fishing Derby, Right: Solano County Farm Bureau Fundraiser



Impact Spotlight: Yolo County

Mosaic West Sac West Sacramento

In 2025, First Northern Bank provided a grant to Mosaic West Sac (formerly West Sacramento Mercy Coalition), to share in their mission of building a restorative community providing emergency food, shelter, clothing, and resources for individuals experiencing homelessness and recovering from addiction, abuse, and trauma in West Sacramento. The Bank also participated in their annual Socktoberfest winter clothing drive! Last year's event resulted in more than 15,000 pairs of socks being collected for the unsheltered in our community. Our West Sacramento branch was proudly positioned as a collection location.



“Partners like First Northern share that same passion – easing suffering, hearing disregarded voices, and advocating for those who feel excluded.”

—Don Bosley, Executive Director,
Mosaic West Sac

Yolo County Children's Alliance Davis, West Sacramento, Woodland

Since 2002, Yolo County Children's Alliance (YCCA) is known as the designated Child Abuse Prevention Council of Yolo County, coordinating with local agencies to strengthen families through programs focused on Family Support, Parent Education, and Community Collaboration.



In 2025, our CEO, Jeremiah Smith, was appointed to their Board of Directors.

“I'm honored to join the Board of Directors for Yolo County Children's Alliance,” said Jeremiah. “Their work makes a real difference in the lives of families throughout Yolo County, and I'm looking forward to supporting their mission of helping all families thrive.”

First Northern Bank provided a meaningful grant and gathered 10 employee volunteers to help sort, pack, and distribute hundreds of holiday meals and other essential items (clothing blankets, etc.), at their 20th Annual Community Giveaway Day, where more than 600 Yolo County families were served.

“For many of the families we serve, events like Community Giveaway Day are their first connection to YCCA and the broader network of support we provide...that's what true community partnership looks like – and we are deeply grateful to First Northern Bank for not only investing in our mission, but for rolling up their sleeves and being part of it.”

—Jeneba Lahai, Executive Director, Yolo County Children's Alliance



Yolo Crisis Nursery

Davis

First Northern Bank partnered with Yolo Crisis Nursery to create its Annual Community Impact Report—a vibrant publication highlighting the organization's mission to provide a safe haven for children and families navigating difficult times. The report also serves as a visual reflection of the nursery's accomplishments, future goals, and inspiring success stories from the families it supports.



In addition, the Bank proudly sponsored the nursery's 15th Annual Crab Feed fundraiser to further support children and families in need. With this continued partnership, the nursery was able to provide 2,894 overnight safe stays for at-risk children and distribute 5,601 care packages to families throughout the community in 2025, along with essential parental education, referrals, and guidance services.



“For several years, FNB has generously provided in-kind printing services for the Yolo Crisis Nursery's Annual Report.

This support not only saves the Nursery thousands of dollars but also plays a crucial role in expanding its reach, by printing and distributing this report to clients, funding partners, donors, and friends.

First Northern Bank helps reinforce the Nursery's mission: to provide early intervention services in a safe environment, nurturing healthy and resilient children, strengthening parents, and preserving families.”

—Heather Sleuter, Executive Director,
Yolo Crisis Nursery (Pictured, top left)



Impact Spotlight: Placer County

Feeding the Foothills Roseville

Since 1990, Feeding the Foothills' (formerly Placer Food Bank) mission is to sustain communities by nourishing families experiencing food insecurity, educating the community about hunger, while advocating for hunger relief in El Dorado, Placer, and Nevada counties. They work hard every day to uplift and strengthen our community with our ability to provide access to healthy foods for people of all ages, genders, race, and ethnicities impacted by a multitude of life-changing circumstances.

First Northern Bank sponsored and provided a grant for their first annual fundraiser, Soiree at the Ranch, and joined the community as a hunger-relief partner; empowering their ability to maintain food and essential emergency disaster-relief food inventory, while sustaining their outreach services and distribution programs.



“When you work this closely with the community, you understand how quickly circumstances can change for a family. Having a local partner like First Northern Bank helps us stay responsive in those moments, so food and support can reach people when it matters most.”

—Diego Castro, Director of Finance
Feeding the Foothills



Placer SPCA Roseville

First Northern Bank was proud to support Placer SPCA and its mission to care for homeless and abandoned companion animals through an impactful grant in 2025. Thanks to the organization's dedication and community support, 2,270 shelter animals found their forever homes last year. We were also honored to sponsor the Guardian Angel Gala & Awards Night, celebrating the compassion and commitment of those who make a difference in the lives of animals every day.



“First Northern Bank's investment in our mission not only helps us care for animals in need but also strengthens the bond between pets and the people who love them. Together, we are creating a more humane and compassionate community.”

—Leilani Fratis,
CEO, Placer SPCA

Keaton's Child Cancer Alliance Roseville

In 2025, First Northern Bank provided assistance to Keaton's Child Cancer Alliance to further their mission of helping children with cancer and their families with emotional, educational, and financial support while increasing awareness and funding research toward a cure. Last year, 532 low-income families received Keaton's services, giving them the strength and love they need to work toward their child's recovery from cancer. In addition to the annual contribution, the Bank also supported Keaton's by filling holiday care packages, and out on the greens at their Chipping Away at Childhood Cancer golf tournament fundraiser.



“Because of community partners like First Northern Bank, families were able to experience moments of connection, comfort, and hope during some of the most difficult days of their lives while feeling supported every step of the way.”

—Jeneba Alonso, Executive Director, Keaton's Child Cancer Alliance



Impact Spotlight: North Valley

City of Orland Recreation Department – Every Child Swims Program Orland

The Every Child Swims Program is a unique partnership between the Orland Joint Unified School District and the City of Orland, offering a week of free swim lessons to every second grader at Mill Street School. The City of Orland works closely with both Mill Street School and Orland High School to ensure the program's success. In 2025, First Northern Bank supported their lifesaving initiative with a donation toward their invaluable tradition of encouraging swimmers' safety and development. As a thank you, the children gift the Bank with a bound book showcasing their photos and thank you letters.



“With First Northern Bank’s annual contribution, we are able to properly staff our facility with enough lifeguards to ensure this initiative continues... helping students build water safety awareness, confidence, and basic swimming skills.”

—Olivia Esquivel,
City of Orland Recreation, Manager



Honeybee Discovery Center Orland

The Honeybee Discovery Center is designed to teach the public about honeybees and the rich history of beekeeping in Northern California. The Center is a place for the public and schools to learn about honeybees, the importance of local queen bee rearing, and for the beekeeping community to display items that are part of beekeeping and its history. First Northern Bank gifted a substantial grant to support their fundraising initiative to raise \$65MM for a new mobile education van. Not only was our Bank a sponsor of their Show Me the Honey royal casino night, but we also became a founding member of their Golden Bee Circle.



“First Northern Bank’s contribution was pivotal in helping us purchase our mobile classroom van...expanding our reach and bringing pollinator education directly to local communities. This partnership reflects a shared commitment to community, agricultural education, and environmental stewardship, helping us move our mission forward.”

—Honeybee Discovery Center

Our Team in the Community

Franklin Awards



Community involvement is deeply embedded in First Northern Bank's culture. The Franklin Awards recognize employees who have demonstrated an exceptional commitment to serving the communities where we live and work. Named in honor of the Bank's longstanding tradition of community engagement, the Franklins are an elite group of employees who have dedicated 100 hours or more to volunteer service during the year. These awards celebrate the spirit of service, generosity, and civic responsibility that continues to define First Northern Bank and its employees.



Supported Organizations

Directory

- 44th/DAA Colusa County Fair
- AgTech Innovation Alliance
- American Association of University Women
- Arbuckle Little League
- Arbuckle Youth Football & Cheer
- Armijo High School Sober Grad Nite
- Assistance League of Greater Placer
- Bids for Kids
- Big Brothers and Big Sisters of the Greater Sacramento Area
- Boys & Girls Club of Placer County
- California Alliance of Caregivers
- Capay Volunteer Fire Department
- Capital Region Family Business Center
- Casa de Esperanza
- CASA of Solano County
- Change and New Beginnings
- Child Advocates (CASA) of Placer County
- Children's Choice for Hearing and Talking (CCHAT)
- City of Orland - Every Child Swims Program
- Colusa County Chamber of Commerce
- Colusa County Fair
- Colusa County Omega Nu
- Colusa High School Redhawk Support Association
- Colusa Redhawks Athletic Foundation
- Community Housing Improvement Program
- Computers4Kids
- Cristo Rey High School
- Davis Chamber of Commerce
- Davis Community Meals and Housing
- Department of Sound
- Dixon May Fair
- Ecological Farming Association
- Empower Yolo
- EverFi
- Fairfield Community Services Foundation
- Fairfield-Suisun Rotary Club
- Farmer's Rice Cooperative
- Feeding the Foothills
- Folsom Cordova Community Partnership
- Food Bank of Contra Costa & Solano
- Food Literacy Center
- Fourth & Hope
- Fred Finch Youth & Family Services

- Friends of the Colusa County Free Library
- Gateway Community Charters Foundation
- Glenn County Adopt-A-Family
- Glenn County Fair
- Glenn County Farm Bureau
- Greater Sacramento Economic Council
- Habitat for Humanity of Greater Sacramento
- Honeybee Discovery Center
- Interfaith Rotating Winter Shelter
- JUMA Ventures
- Just for Children
- Karen's House
- Keaton's Child Cancer Alliance
- Kiwanis Club of Dixon
- Kiwanis Club of Woodland
- Kiwanis Club of Marysville
- Lighthouse Counseling & Family Resource Center
- Lost But Not Forgotten
- LPC Family Fair - Children's Services
- Make It Happen for Yolo County
- Meals on Wheels of Solano County
- Meals on Wheels Yolo County
- Ministerial Association of Colusa County
- Monument Crisis Center
- National Alliance on Mental Illness of Solano County (NAMI)
- North Valley Community Food Bank
- OHS Safe and Sober Graduation
- Ord Bend Volunteer Fire Department
- Orland Pantry
- Orland Volunteer Fire Department
- Paradise Oaks Youth Services
- Pierce High School
- Placer Community Foundation
- Placer SPCA
- Pride Industries
- Project Optimism, Inc.
- Rancho Cordova Chamber of Commerce Foundation
- Rebuild Paradise Foundation
- RememberAVet.net
- REM Legacy Foundation
- Roseville Host Lions Club Foundation
- Roseville Police Activities League
- Rotary Club of Colusa

- Rotary Club of Roseville Foundation
- Rotary Club of Sacramento Foundation
- Sacramento Food Bank & Family Services
- Sacramento Metro Chamber Foundation
- Sacramento Stand Down
- Sacramento Valley Crime Stoppers
- Scale Link
- Shriners Children's Northern California
- Sierra College Foundation
- Society for the Blind
- Solano Community Foundation
- Solano County Farm Bureau
- Solano County Foster Parent Association
- Solano Economic Development Corporation
- Solano Hispanic Chamber of Commerce
- Solano Midnight Sun Breast Cancer Foundation
- Solano-Napa Habitat for Humanity
- Soroptimist International of Auburn
- Soroptimist International of Central Solano County
- Soroptimist International of Chico
- Soroptimist International of Dixon
- Soroptimist International of Vacaville
- St. John's Village, A Senior Living Community
- St. Vincent DePaul
- Stand Up Placer
- Stanford Sierra Youth & Families
- STEAC - Short Term Emergency Aid Committee
- Sutter Davis Hospital Foundation
- Team Dixon
- The 100 Club of Solano and Yolo Counties
- The Forgotten Soldier Program
- The Friends of Winters FFA
- The Gathering Inn
- The Knights of Columbus
- Tommy Apostolos Fund
- Union Gospel Mission
- United Cerebral Palsy of the North Bay
- United Way CA Capital Region
- Vacaville Neighborhood Boys & Girls Club
- Vacaville Solano Services Corporation
- Walden Academy Parent Teacher Club
- Walnut Bargaining Association
- Welcome Home Housing
- West Sacramento Mercy Coalition

- Williams High School Golf Team
- Williams Jr. Yellowjackets Youth Football & Cheer
- Williams Volunteer Firefighters Association
- Willows Car & Bike Association
- Willows Junior Honkers
- Winters Christian Ministerial Association (First Baptist Church)
- Winters Farm to School
- Winters Healthcare Foundation, Inc.
- Winters High School
- Winters High School FFA
- Winters High School Scholarship
- Winters Middle School
- Winters Youth Day
- Witter Ranch Elementary School PTA
- Yolo County Farm Bureau Educational Corporation
- Yolo Community Foundation
- Yolo County Care Continuum
- Yolo County CASA (Court Appointed Special Advocate)
- Yolo County Children's Alliance
- Yolo Crisis Nursery
- Yolo Diaper Bank
- Yolo Food Bank
- Yolo Healthy Aging Alliance
- Yolo Land Trust
- Young Champs Athletics Academy
- Yuba City Education Foundation
- Yuba-Sutter Farm Bureau
- Yuba-Sutter Food Bank

We are grateful to all organizations for their partnerships.
The organizations listed here do not represent the full scope of our support.

Let's Make a Difference Together

First Northern Bank is proud to support organizations that improve the quality of life in our communities. If your organization is interested in exploring partnership opportunities, please visit:
thatsmybank.com/community-outreach

Community in Action



Recognition & Awards

Celebrating Achievement and Community Commitment

For more than 115 years, First Northern Bank has remained committed to serving its customers, supporting local businesses, and strengthening the communities it calls home. As an independent community bank, First Northern understands that long-term success is built on trust, financial strength, and meaningful community engagement.

The recognitions highlighted on the following pages reflect both the Bank's strong financial performance and its dedication to making a positive impact throughout the regions it serves. From national and state distinctions recognizing safety, soundness, financial strength, and banking excellence to local honors celebrating philanthropy, business growth, small business lending, and community involvement, these awards showcase the enduring value of First Northern Bank's relationship-based approach to banking.

Together, these achievements reflect the efforts of the Bank's employees, customers, and community partners, underscoring First Northern Bank's ongoing commitment to helping individuals, businesses, and communities.



Green 3-Stars "Blue Ribbon" Bank — Veribanc, Inc. Highest rating (Green 3-Stars) indicating the Bank has met exceptionally high criteria in the areas of safety, soundness, and financial strength. First Northern has achieved this rating since March 2010. (Awarded December 2025, based on September 2025 financial data)



"5-Star Superior" Rating — BauerFinancial, Inc. Bauer's highest rating, indicating that First Northern is "one of the best in the nation in terms of its overall financial performance," and is included on BauerFinancial's Recommended Bank Report. (Awarded December 2025, based on September 2025 financial data)



2025 "Super Premier" Performing Bank — The Findley Reports. Findley's highest award designation, based on several financial performance criteria. (Awarded April 2025, based on December 31, 2024 financial data)



#1 Deposit Franchise in California (20th in U.S.) — S & P Global Market Intelligence
Among U.S. Community banks under \$3 billion in total assets.



First Northern Bank Ranks #192 of Top 200 Community Banks Nationwide — American Banker Publication
Recognized as one of the top publicly traded banks with \$2 billion in assets by its 3-Year Average Return on Average Equity, in the nation. First Northern Bank is one of 23 California banks who made the list, and is the only one headquartered in the Greater Sacramento Region. (Awarded May 2022)

First Northern Bank Ranks #4 on Top 25 Corporate Philanthropy Direct Giving List
— Sacramento Business Journal (Awarded April 2025)



2024 Top 50 Fastest Growing Companies List — Sacramento Business Journal
Voted #40 (Awarded August 2024)

First Northern Bank Designated as SBA Preferred Lender — U.S. Small Business Administration
First Northern Bank has been designated as a Small Business Administration Preferred Lender since 2002. The SBA delegates to its Preferred Lenders the authority to approve, close and service SBA loans, resulting in quicker turnaround time for loan approvals and funding.



Best Bank — 2025 Best of Yolo County
Voted #1 Best Bank by the residents and businesses of Yolo County for 21 years. (Awarded March 2025)

THANK YOU

Creating stronger communities is a shared effort, and we are grateful to everyone who helps make a difference. Thank you to our nonprofit partners, customers, shareholders, community leaders, and dedicated employees for your continued trust, collaboration, and support.

Together, we are creating opportunities, strengthening neighborhoods, and improving lives throughout the communities we serve. We look forward to building on this impact in the years ahead.

FIRST NORTHERN BANK

Serving our community since 1910





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 Equal Housing Lender | NMLS #477014 | Member FDIC