

**PRESS RELEASE**  
**FOR IMMEDIATE RELEASE**

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**First Northern Bank Welcomes Joe Kleemann as  
Vice President/Mortgage Lending Manager**



Joe Kleemann  
Vice President/  
Mortgage Lending Manager  
First Northern Bank

First Northern Bank (FNRN:OB), a leading independent community bank in the Sacramento area since 1910, is pleased to welcome Joseph “Joe” Kleemann as Vice President/ Mortgage Lending Manager.

Joe brings more than 22 years of mortgage origination and underwriting experience to First Northern Bank. Most recently, he was Vice President of Home Loans for Patelco Credit Union. He also served as Manager of Sales and Underwriting for SAFE Credit Union, and as a Loan Officer and Underwriter for The Money Store. Joe began his banking career with Wells Fargo.

Joe’s primary responsibilities at First Northern will be to manage the Bank’s real estate mortgage and construction loan business, as well as the sales efforts of the Real Estate Mortgage Loan Department.

“Mortgage rates are the lowest they’ve been all year long, and First Northern offers very competitive rates. I’m looking forward to helping homebuyers realize their dream of home ownership and finding competitive rates for homeowners who want to refinance,” he says.

Joe holds a B.S. in Agricultural and Managerial Economics from the University of California, Davis, as well as a California Real Estate Broker’s License. He has called Sacramento home for 25 years, where he lives with his wife and two teen-age children.

Joe’s office is located in First Northern Bank’s Davis Real Estate Loan Office, at 508 Second Street in Davis. He may be reached at (530) 753-1585.

**About First Northern Bank**

First Northern Bank, an independent community bank headquartered in Solano County since 1910, serves Solano, Yolo, Sacramento, Placer and the west slope of El Dorado County. First Northern has 11 branches located in Dixon, Davis, West Sacramento, Fairfield, Vacaville (2), Winters, Woodland, Downtown Sacramento, Roseville, and Auburn, and has a full service Trust Department in Sacramento. First Northern Bank also offers 24/7 real estate mortgage loans, SBA Loans, and non-FDIC insured Investment and Brokerage Services at each branch location. Real Estate Mortgage Loan offices are located in Davis, Roseville and Folsom, and real estate loan representatives are available to meet customers at any of the Bank's branches by appointment. The Bank specializes in relationship banking and employs experts in the area of small business, commercial, agribusiness, and real estate lending, as well as wealth management. The Bank can be found on the Web at [www.thatsmybank.com](http://www.thatsmybank.com).

*Forward-Looking Statements*

*This press release may include certain "forward-looking statements" about First Northern Community Bancorp (the "Company"). These forward-looking statements are based on management's current expectations 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, 10-Q and 8-K, 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. The Company undertakes no obligation to update these 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](http://www.sec.gov).*

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