



PRESS RELEASE FOR IMMEDIATE RELEASE

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First Northern Community Bancorp Receives *Financial Capability Innovation Award* from EverFi

New York – First Northern Community Bancorp was honored at the third annual *Financial Capability Innovation Awards* presented by the nation's leading technology innovator, EverFi, Inc. Presented at Nasdaq Marketsite in New York City, the award recognizes First Northern Community Bancorp's significant efforts to improve the financial capability of Americans through unique digital learning initiatives.

Forty honorees were selected from 500 financial institutions, based on a set of criteria that included the scale and reach of their financial education initiatives, the duration of their commitment, and unique employee volunteering activities that supplement their programs.

"Each year, we travel to the birthplace of the American financial system to honor institutions that are truly dedicated to going above and beyond in service to their communities," said **Ray Martinez, EverFi President of Financial Education**. "The Financial Capability Innovation Awards have given us the opportunity to share and celebrate the tremendous investment these institutions are making and continue to make in the communities where they live, work, and serve. For EverFi, our time here reminds us just how critical the role innovation continues to play in empowering Americans to pursue economic opportunity and achieve financial security for themselves, their families, and their community."

First Northern Community Bancorp is committed to providing students with the skills and knowledge needed to successfully navigate the increasingly complex financial world we live in. First Northern Community Bancorp has partnered with EverFi to bring the *First Northern Bank Financial Scholars Program* to local students at no cost to schools or taxpayers and has reached over 4,494 students since 2012. The web-based program uses the latest in simulation and gaming technologies to bring complex financial concepts to life for today's digital generation.

"We're so proud to be an integral part of this amazing financial literacy program," said Louise Walker, President and CEO of First Northern Community Bancorp. "With the collaborative teamwork between EverFi, First Northern Bank, and our teachers, our local high school students are gaining the advanced knowledge of managing their personal finances, which is one step closer to achieving personal success in the 'real' world."

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Administered by teachers in a classroom setting, the web-based course offers over six hours of programming on a variety of financial topics including credit scores, insurance, credit cards, student loans, mortgages, taxes, stocks, savings, 401k's and other critical concepts that map to national financial literacy standards. The platform uniquely tracks the progress and performance of every student.

First Northern Bank has made financial literacy one of its key community focus initiatives since 2012. Bank employees also volunteer in our local community schools with childhood, and bank officers promote adult education through FDIC's Money Smart financial literacy program modules, including: Better Money Management, Types of Checking Accounts, and Electronic and Mobile Banking.

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, Contra Costa County and 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. Non-FDIC insured Investment and Brokerage Services are available at every branch location, including Auburn, Davis, Dixon, Fairfield, Roseville, Sacramento, Vacaville, West Sacramento, Winters, and Woodland. The Bank has a full-service Trust Department in Sacramento and a commercial lending office in Walnut Creek. Real estate mortgage and small-business loan officers are available by appointment in any of the Bank's branches. First Northern is rated as a Veribanc "Blue Ribbon" Bank for the earnings period of March 31, 2017 (www.veribanc.com). The Bank can be found on the Web at www.thatsmybank.com, on [Facebook](https://www.facebook.com/firstnorthernbank) and on [LinkedIn](https://www.linkedin.com/company/firstnorthernbank).

About EverFi

EverFi, Inc. is the education technology innovator that empowers K-12, higher education, and adult learners with the skills needed to be successful in life. The company teams with major corporations and foundations to provide the programs at no cost to K-12 schools. Some of America's leading CEOs and venture capital firms are EverFi investors including Amazon founder and CEO Jeff Bezos, Twitter founder Evan Williams, and Google Chairman Eric Schmidt. Learn more at everfi.com.

Forward-Looking Statements

This press release 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 market conditions and current expectations about strategic focus and investments, 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.