

PRESS RELEASE
FOR IMMEDIATE RELEASE

Contact: Kimberly A. DeBra
EVP/Corporate Communications
FIRST NORTHERN BANK
P.O. Box 547
Dixon, California
(707) 678-3041

July 7, 2015

**Joseph Corral Joins First Northern Bank as a
Real Estate Loan Representative Serving Solano County**



Joseph R. Corral
Real Estate Loan
Representative

Dixon, Calif.—First Northern Bank is pleased to announce that Joseph Corral has accepted the position of Real Estate Loan Representative, providing his home mortgage lending expertise to the Bank’s Solano County customers.

Joseph brings 15 years of home mortgage and construction lending experience to First Northern Bank. He specializes in home equity, conforming and non-conforming mortgage products, as well as FHA and VA mortgage loans, rural living mortgage loans, construction and lot loans.

After working 11 years as an information technology professional, Joseph began his banking career in 2000 as a Wholesale Account Executive for Wells Fargo Home Mortgage, where he served as many as 60 mortgage brokerage accounts at one time. In 2010, Wells Fargo closed its Wholesale division and Joseph quickly joined the Retail Mortgage side of the business as a Home Mortgage Loan Officer, servicing Contra Costa, Solano, Napa and Sonoma counties.

“Getting to know my customers is the most important part of the process; it helps me understand which mortgage products are the best fit for them,” Joseph explains. “So the first step I take is to listen to my customers’ needs.”

Joseph holds a B.S. in Business Management from the University of Phoenix, as well as an A.A. in Electronics Technology from Heald Institute of Technology. He is a member of the Northern Solano County Association of Realtors, and provides mortgage counseling to first-time homebuyers.

Joseph is available by appointment at First Northern Bank's Vacaville Financial Center, 555 Mason Street, Suite 100, Vacaville. His phone number is (707) 469-2121, extension 2821.

About First Northern Bank

An independent community bank headquartered in Solano County since 1910, First Northern Bank specializes in relationship banking. 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 Dixon, Davis, West Sacramento, Fairfield, Vacaville, Winters, Woodland, Roseville and Auburn. The Bank has a full-service Trust Department in Sacramento and a commercial lending office in Walnut Creek. Real estate mortgage and commercial loan officers are available by appointment in any of the Bank's branches. The Bank is rated as a "Superior" 5-Star Bank by BauerFinancial Inc.

(www.bauerfinancial.com), and can be found on the Web at www.thatsmybank.com, on [Facebook](#) and on [LinkedIn](#).

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 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.

###