

PRESS RELEASE
FOR IMMEDIATE RELEASE

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

January 27, 2017

Julie Dow Joins First Northern Bank as Mortgage Loan Officer



Julie Dow
Real Estate Loan Officer

Dixon, Calif.— Tom McLaughlin, Senior Vice President/ Mortgage Department Manager, is pleased to announce that Julie Dow has joined the mortgage loan team of First Northern Bank as Mortgage Loan Officer.

Julie has 20 years' experience in the mortgage and real estate industries, and has expertise with Conventional, FHA, HUD, and government financing for both purchase and refinance transactions.

Most recently, Julie worked at JMC Homes where she assisted homebuyers with their home-buying process from home selection and construction, through financing and closing.

In Julie's position she will provide personalized loan guidance through negotiation, underwriting and closing of residential and construction loans.

She is looking forward to working with the Bank's customers in Woodland and the community at large, to bring them a friendly and consultative mortgage loan experience.

Julie grew up in Los Angeles and moved to Davis 20 years ago, where she currently lives with her two children.

Julie's office is located at 11W Court Street, Suite A, Woodland, CA 95695. She can be reached at (530) 848-0128, or jdow@thatsmybank.com.

First Northern Bank

As the Sacramento Region's local leader in small-business lending and customer satisfaction, First Northern specializes in relationship banking. Experts are available in small-business, commercial, real estate and agribusiness lending, as well as mortgage lending. 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 September 30, 2016 (www.veribanc.com). The Bank 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.

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