

PRESS RELEASE
FOR IMMEDIATE RELEASE

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FIRST NORTHERN BANK
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November 29, 2016

Kathy King Joins First Northern Bank as Mortgage Loan Officer



Kathy King
Real Estate Loan Officer

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

Kathy has 37 years' experience in the banking and mortgage industry, and has expertise with Conventional, FHA, VA, and USDA financing for both purchase and refinance transactions.

Most recently, Kathy managed a mortgage brokerage office where she provided mortgage products and services to borrowers in the local Dixon and surrounding communities. Earlier in her career, she provided the same mortgage loan services at World Savings Bank.

Kathy is a Vice President of the Downtown Dixon Business Association, a member of the Dixon Networking Association and a member of Soroptimist International.

Kathy was raised in Dixon and currently lives there with her husband. She has two grown children.

She is looking forward to working with Dixon's community bank and its loyal customer base, as well as her existing career-long customers, to provide them with the superior service and personal expert guidance they have come to expect throughout the home financing process.

Kathy's office is located at 195 N. First Street, Dixon, CA 95620. She can be reached at (707) 678-7722, or kking@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 June 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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