

Policy of Independence

Passed by the Bank's Board of Directors on March 28, 1996

The Boards of Directors of First Northern Bank, since inception in 1910, have been committed to providing customers, shareholders and employees an independent banking organization that offers localized financial services. Shareholders have invested their capital to ensure that our service areas have a bank that supports economic growth and stability within their communities. Customers have, over the years, placed their banking relationships with First Northern Bank, providing localized deposits for investing in the community. First Northern Bank is committed to remaining an independent bank that provides quality banking services and has a vested interest in the economic viability and growth of the communities it serves.



FIRST NORTHERN BANK

Member FDIC