

PRESS RELEASE
FOR IMMEDIATE RELEASE

Contact:

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

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**Reggie Regino Joins First Northern Bank as Vice President/
Commercial Loan Officer Serving the East Bay Region**



Reggie Regino
Vice President/
Commercial Loan Officer
First Northern Bank

Walnut Creek, Calif.— Carlos Chavez, Senior Vice President and Manager of First Northern Bank's East Bay Region Commercial Lending Team, is pleased to announce that Reggie Regino has joined the Team as Vice President/Commercial Loan Officer.

First Northern Bank, the Sacramento Region's local leader in small business lending and customer satisfaction, expanded into Contra Costa County in 2013 to originate, process, underwrite and fund a full range of business lines of credit, equipment loans and leases, owner and investor commercial real estate loans, construction loans, Commercial & Industrial loans, SBA 504 and 7A loans, letters of credit, and business acquisition loans throughout the East Bay Region.

Reggie brings more than 30 years of asset-based and commercial real estate lending, credit, and relationship management experience to First Northern Bank. Prior to joining First Northern, he served as Senior Real Estate

Industry Specialist for Wells Fargo in the San Francisco Peninsula Area, where he managed the largest portfolio in the state. He also served as a Business Banking Manager for Wells Fargo in the South Bay.

Reggie received his Bachelor of Arts in Sociology from the University of California, Berkeley, and is a graduate of Pacific Coast Banking School at the University of Washington in Seattle, where he was the top student in his class.

Reggie is a native San Franciscan, where he continues to reside. He is a past board member for the Pleasant Hill and Millbrae Chambers of Commerce, a former member of the Contra Costa Council for Economic Development, and current member of the Bay Area Mortgage Association (BAMA), an organization comprised of commercial banks, commercial mortgage brokers, property management companies and other commercial real estate lenders with membership throughout Northern California.

In his spare time, Reggie enjoys volunteering for the Bay Institute, the largest watershed conservation organization in the Bay Area, in addition to outdoor sports.

The East Bay Commercial Lending Team of First Northern Bank is located in Mt. Diablo Plaza at 2175 N. California Blvd, Suite 310, Walnut Creek, Calif. 94596. The office is open Monday – Friday, 9 a.m. – 5 p.m., any may be reached at (925) 482-1580.

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.

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