

**PRESS RELEASE**  
**FOR IMMEDIATE RELEASE**

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February 1, 2018

**First Northern Bank Invests Tax Savings**  
**Benefits Employees, Communities, Customers and Shareholders**

**Dixon, California** – Louise Walker, President & Chief Executive Officer of First Northern Community Bancorp and First Northern Bank, is pleased to announce on the Bank's 108<sup>th</sup> anniversary, that the recent passing of the Tax Cuts and Jobs Act (tax reform) will provide First Northern with an opportunity to invest in one of its most valuable assets, **its employees**. First Northern is providing a one-time cash bonus of \$1,000 to all of its employees; executive management is excluded. The Company is also increasing its starting wage by \$2 per hour.

Furthermore, in line with First Northern's Purpose Statement of being committed and passionate about making a difference in its communities, the Bank will be contributing an additional \$100,000, or \$10,000 within each of its 10 local branch markets, to support local non-profits and charities. The 'First Northern Community Giving & Outreach Program' is the name of the Bank's 2018 employee-engagement initiative whereby employees bank wide will be involved in the non-profit selection and notification process, as well as participating in team volunteer time with the non-profit organizations. First Northern's employees volunteer an average of over one week per year in community service, and the Bank has donated millions to its communities over the past decade.

Another Company initiative able to move more swiftly due to the corporate tax savings, is additional investments will be made this year in digital technology and mobile capabilities to enhance the customer experience, while continuing to emphasize expense control.

Walker stated, "We value and nurture our relationships with our customers, employees and community. We are pleased to make this investment with our employees who do an outstanding job addressing the specific financial needs of our customers on a personalized basis each and every day. We are also excited to have this opportunity to make an even bigger impact within our communities with additional financial resources. And with the rapid pace of technology advances in the mobile and payment spaces, we look forward to having additional capital to invest in these important customer-centric and increasingly popular delivery channels. We believe our shareholders will see the benefits of these investments as they better position the Company for continued growth and long term success."

### **About First Northern Bank**

First Northern Bank, established in 1910, prides itself on being a local community bank with a Policy of Independence. The Policy of Independence was adopted by the Board of Directors in 1996 to communicate the Company's intention of remaining an independent community bank. The Bank has grown to be the Sacramento Region's local leader in small business lending and customer satisfaction. First Northern specializes in relationship banking and has experts 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, through First Northern Advisors, 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 at any of the Bank's 10 branches. First Northern is rated as a Veribanc "Blue Ribbon" Bank for the earnings period of September 30, 2017 ([www.veribanc.com](http://www.veribanc.com)). The Bank can be found on the Web at [www.thatsmybank.com](http://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 these 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](http://www.sec.gov).*

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