

PRESS RELEASE
FOR IMMEDIATE RELEASE

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March 15, 2017

Terrence J. Kelsh Joins First Northern Bank as Real Estate Loan Officer



Terrence J. Kelsh
Real Estate Loan Officer

Dixon, Calif.— Tom McLaughlin, Senior Vice President/ Mortgage Department Manager, is pleased to announce that Terrence J. Kelsh has joined the Davis Mortgage Loan Team of First Northern Bank as Real Estate Loan Officer.

Terrence brings 30 years of real estate industry experience to First Northern Bank. Prior to joining First Northern, he served as Principle for Kelsh & Associates Consulting Services in Vacaville, California, a residential property appraisal company. He also spent 10 years with Bank of America where he held various real estate valuation and management positions.

In his new role, Terrence will work with borrowers in Solano and Yolo Counties to help them select the best mortgage products to fit their unique situation, and guide them through the entire financing process.

Terrence received his Bachelors in Economics from the University of California, Davis and is a certified California Residential Appraiser.

In his spare time, Terrence enjoys volunteering with United Way, Habitat for Humanity, and other local non-profit organizations. He has lived most of his adult life in the Yolo/Solano County area with his wife and three children.

The Davis Mortgage Loan Office of First Northern Bank is located at 508 Second Street, Suite 104, Davis CA 95616. The office is open Monday – Friday, 9 a.m. – 5 p.m. Terrence may be reached at (530) 753-1585, or tkelsh@thatsmybank.com.

About 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 December 31, 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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