

**PRESS RELEASE
FOR IMMEDIATE RELEASE**

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October 21, 2020

**Cathleen Gorham Joins First Northern Bank's
Senior Management Team**



Cathleen Gorham
Senior Vice President
Operations Administrator

Dixon, CA— Jeremiah Smith, Senior Executive Vice President/Chief Operating Officer of First Northern Community Bancorp and First Northern Bank, is pleased to announce that Cathleen “Cathy” Gorham, Senior Vice President/Operations Administrator, has joined the Bank’s Senior Management Team.

Cathy has 34 years’ experience in the financial services industry, with expertise in bank operations, branch administration, electronic banking, compliance, loan operations, and mortgage lending.

Cathy joined First Northern Bank in 2017 and has been at the forefront of advancing the Bank with its operational efficiencies, fraud management, and product development. She has demonstrated an unwavering dedication to her role as an innovator, problem solver, and leader.

Cathy will continue to be responsible for the overall management of the Company’s Operations Division, which encompasses Operations Administration, Branch Operations, Business Support Services, the Client Solutions Center, Facilities Management and Bank Security. Besides being a member of the Bank’s Senior Management Team, Cathy is also a member of the Bank’s Information Services Steering Committee, Compliance Committee, Deposit Product Pricing Committee and the Superior Service Committee.

Cathy’s office is located at 210 Stratford Avenue, Dixon, CA 95620. She can be reached at (707) 678-7862, or cgorham@thatsmybank.com.

About First Northern Bank

As the Sacramento Region's local leader in small-business lending and customer satisfaction, 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, through First Northern Advisors, including: Auburn, Davis, Dixon, Fairfield, Rancho Cordova, Roseville, Sacramento, Vacaville, West Sacramento, Winters, and Woodland. The Bank has a commercial lending office in Walnut Creek and a mortgage loan office in Sonoma. 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 and a "5-Star Superior" Bank by Bauer Financial, for the earnings period of June 30, 2020 (www.veribanc.com and www.bauerfinancial.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 and its subsidiaries (the "Company"). These forward-looking statements are based on management's current expectations, including but not limited to statements about market conditions and current expectations about strategic focus and competitive advantages, 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 and 10-Q, 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, and any reports on Form 8-K. 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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