

First Northern Bank Promotes New Leader for Real Estate Industries Team

For immediate release



Dixon, Calif., June 13, 2024 – First Northern Bank (OTCQX: FNRN), the region’s #1 local small business lender, proudly announces the promotion of Lorraine Sue as its Senior Vice President and Real Estate Industries Team Manager.

Sue has served First Northern Bank as a Vice President and Commercial Loan Officer since 2013, demonstrating excellent underwriting and portfolio management for small and mid-sized commercial businesses located in the East Bay area.

With more than 34 years of commercial lending experience in the banking industry, Sue brings a vast background and expertise in business acquisitions, capital expenditures and compliance. As the leader of the Real Estate Industries Team, she will oversee a team of skilled lending professionals, and have the responsibility for deepening current client relationships and continued expansion of the commercial loan portfolio at the Bank.

“Lorraine’s exceptional strategic vision and a deep understanding of the commercial lending landscape makes her an optimal leader for this team,” said Jeff Adamski, Executive Vice President and Senior Commercial Loan Officer of First Northern Bank. “Her leadership will be invaluable as the Bank continues its growth throughout the region and surrounding communities we proudly serve.”

Sue holds a B.S. in Business Administration with a double major in Finance and Managerial Economics from California State University, Hayward, and is soon to graduate from the Pacific Coast Banking School in August. She is a former board member of Financial Women of San Francisco and is a founder of the Financial Women’s Association’s Endowment Fund. She is also a committee member of the Northern California Small Business Financial Development Corporation, and a former member of the Commercial Real Estate Women Network.

About First Northern Bank

First Northern Bank is an independent community bank that specializes in relationship banking. The Bank, headquartered in Solano County since 1910, serves Solano, Yolo, Sacramento, Placer, Colusa, Glenn, and Contra Costa Counties, as well as the west slope of El Dorado County. Experts are available in small-business, commercial, real estate and agribusiness lending, as well as mortgage loans. The Bank is an SBA Preferred Lender. Real estate mortgage and small-business loan officers are available by appointment at any of the Bank's 14 branches, including Dixon, Davis, West Sacramento, Fairfield, Vacaville, Winters, Woodland, Sacramento, Roseville, Auburn, Rancho Cordova, Colusa, Willows, and Orland. The Bank also has a commercial lending office in Walnut Creek. Non-FDIC insured Investment and Brokerage Services are also available at every branch location. First Northern Bank is rated as a Veribanc "Green-3 Star Blue Ribbon" Bank and a "5-Star Superior" Bank by Bauer Financial for the earnings period ended March 31, 2024 (www.veribanc.com) and (www.bauerfinancial.com). Additional information, please visit thatsmybank.com or call (707) 678-7742. Member FDIC. Equal Housing Lender.

Forward-Looking Statements

This press release and other public statements 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 the Company's expectations regarding its Strategic Plan, performance and growth, 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 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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