

Rory Crowley Joins Agribusiness Lending Team

For immediate release



Dixon, Calif., August 19, 2024 – First Northern Bank (OTCQX: FNRN), the region’s #1 local small business lender, welcomes Rory Crowley as Vice President and Commercial Loan Officer for the Agribusiness Lending Team.

Crowley has extensive experience in agribusiness, banking and portfolio management, business development, agricultural real estate, farm finance and production, crop research, conservation and sustainability. In his new role, he will be responsible for deepening client relationships and expanding the Bank’s agribusiness loan portfolio.

“We are excited to welcome Rory to our team,” said John Lozano, Senior Vice President and Agribusiness Loan Team Leader of First Northern Bank. “His expertise in environmental management, and ag finance/analysis will be invaluable as the Bank continues its agribusiness growth throughout the region and surrounding communities we proudly serve.”

Crowley is currently pursuing a STEM-Designated Master of Business Administration degree with a focus in Agricultural Finance, AI-Fintech and Sustainability at the University of California, Davis. He also holds a Master of Theology and a Bachelor of Arts in Philosophy of Religion. He is the former Ranch Manager and board member of Nicolaus Nut Company and served on the board of the Support Group of Butte County University of California Cooperative Extension (UCCE). He is an alum of the Almond Board Leadership Program and a former committee member of the Almond Board, and the Vina Subbasin Groundwater Sustainability Agency Ag Local Experts Group.

Rory works primarily out of our Willows branch, but also serves the Colusa and Orland branches. You can contact him at 155 N Tehama St, Willows, CA 95988, by calling (530) 934-3821, or by emailing rcrowley@thatsmybank.com.

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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