

Bruce E. Lofgren Joins Commercial Lending Team

For immediate release



Dixon, Calif., October 24, 2024 – First Northern Bank (OTCQX: FNRN), the region’s #1 local small business lender, welcomes Bruce E. Lofgren as Vice President and Commercial Loan Officer for the Real Estate Industries Team.

Lofgren has 38 years of extensive experience in business development, commercial real estate and construction lending, underwriting, credit analysis, and affordable housing development and lending. In his new role, he will be responsible for deepening client relationships and expanding the Bank’s commercial loan portfolio.

“We are excited to welcome Bruce to our team,” said Lorraine Sue, Senior Vice President and Real Estate Industries Team Manager of First Northern Bank. “His expertise in commercial lending, and community development will be invaluable as the Bank continues its commercial real estate growth throughout the region and surrounding communities we proudly serve.”

Lofgren holds a B.A. in Economics from California State University, Humboldt. He has supported many organizations in the Central Valley and Bay Area, championing affordable housing and housing for unhoused individuals and families.

You can contact Bruce Lofgren at his primary office located at 1375 Exposition Blvd., Suite 101, Sacramento, CA 95815, by calling (916) 246-7654, or by emailing blofgren@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 June 30, 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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