



First Northern Bank Hires New Branch Manager to Lead Winters Team

For immediate release



Dixon, Calif., March 20, 2025 – First Northern Bank (OTCQX: FNRN), the region's #1 local small business lender, proudly welcomes Christina Haddox as its Vice President and Branch Manager to lead the branch in Winters, CA.

With more than 10 years of experience in financial services management, branch operations, and customer service, Christina brings a wealth of knowledge and leadership to First Northern Bank. Prior to joining First Northern Bank, Christina served as Assistant Vice President and Customer Service Manager for a community bank in San Mateo.

In her role, Christina will lead the areas of overseeing

daily operations, strengthening team development, fostering client relations, and devoting resources to the Winters community.

"We are very excited to welcome Christina to lead our Winters branch," said Amanda Connell, Senior Vice President and Director of Operations of First Northern Bank. "Her expertise in branch operations and customer service will further develop our relationships with our customers and businesses in Winters and Yolo County."

Christina holds a Bachelor of Science degree in Business Administration from Pennsylvania State University. In her spare time, she enjoys photography, practicing the Thai martial art Muay Thai, and spending time with her family.

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, and Glenn 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. 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 December 31, 2024 (www.veribanc.com) and (www.bauerfinancial.com). For 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 performance and strategic initiatives, and focus on improving shareholder value, 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 <u>www.sec.gov.</u>

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