

PRESS RELEASE
FOR IMMEDIATE RELEASE

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**Christopher C. Bradford Earns Credential as
Certified Financial Planner®**



Chris Bradford
Raymond James
Financial Advisor

Dixon, Calif. – First Northern Bank (FNRN:OTCQB), one of the oldest independent community banks in the Sacramento region, is pleased to announce that Christopher C. Bradford, CFP®, has earned the privilege to use the Certified Financial Planner mark, CFP®, which indicates that he has met rigorous experience and ethical requirements, successfully completed financial planning coursework, and passed the CFP® certification examination covering areas in the financial planning process, risk management, investments, tax planning and management, retirement and employee benefits, and estate planning. CFP® certificants must also meet ongoing education requirements and uphold the CFP Board's Code of Ethics and Professional Responsibility and Financial Planning Practice Standards.

Chris has served clients for more than 10 years as a Financial Advisor. He joined First Northern Advisors in 2009 as an associate with Raymond James Financial Services. Chris serves clients throughout the counties of Sacramento, Yolo, and Solano, helping them achieve their financial goals through a variety of non-FDIC-insured investment products and brokerage services. Prior to joining First Northern Advisors, Chris worked as a Registered Representative for Edward Jones Investments. He is also a Registered Investment Advisor Representative.

The professional Raymond James Financial Advisors at First Northern create a personalized financial strategy – not a generic investment program – to help clients achieve financial independence through professional advice, individualized planning, sound risk management, and quality investment products.

Chris, a Sacramento-area native, holds a Bachelor of Arts from the University of California, Davis. While a full-time undergraduate at UC Davis, he worked as Assistant Football Coach, a position he filled for seven years, until 2002.

Very active in the community, Chris served as Chairman of the Board of Directors of the West Sacramento Chamber of Commerce in 2010 and as Past President in 2011; he served on the Executive Board from 2007-2011. Chris also serves as Treasurer of the West Sacramento Rotary Club, where he has been an Executive Board Member since 2005. He is also a member of the Sutter Club.

In addition, Chris has been active in the West Sacramento Little League since 2007 and has coached the Delta Junior Saints football team since 2012. He delivered food for Meals on Wheels from 2005-07.

Chris and his wife Stina reside in West Sacramento with their two sons.

Securities are offered through Raymond James Financial Services Inc., member FINRA/SIPC, an independent broker/dealer, and are not insured by the FDIC or any other bank insurance, are not deposits or obligations of the bank, are not guaranteed by the bank, and are subject to risks, including the possible loss of principal. Raymond James is independent of First Northern Bank and First Northern Advisors.

About First Northern Bank

First Northern Bank, an independent community bank headquartered in Solano County since 1910, serves Solano, Yolo, Sacramento, Placer and the west slope of El Dorado County. First Northern has 10 branches located in Dixon, Davis, West Sacramento, Fairfield, Vacaville, Winters, Woodland, Downtown Sacramento, Roseville, and Auburn, and has a full service Trust Department in Sacramento. First Northern Bank also offers 24/7 real estate mortgage loans, SBA Loans, and non-FDIC insured Investment and Brokerage Services at each branch location. Real Estate Mortgage Loan offices are located in Davis and Roseville, and real estate loan representatives are available to meet customers at any of the Bank's branches by appointment. The Bank specializes in relationship banking and employs experts in the area of small business, commercial, agribusiness, and real estate lending, as well as wealth management. The Bank can be found on the Web at www.thatsmybank.com.

About Raymond James Financial Services

Raymond James Financial Services, Inc. is a financial services firm supporting more than 3,200 independent financial advisors nationwide. Beginning in 1974, Raymond James Financial Services Inc., member FINRA/SIPC, has provided a wide range of investment and wealth planning related services through its affiliate, Raymond James & Associates, Inc., member New York Stock Exchange/SIPC. Both broker/dealers are wholly owned subsidiaries of Raymond James Financial, Inc. (NYSE-RJF), a financial services holding company with more than 6,200 affiliated financial advisors serving more than 2.4 million individual, family and corporate accounts throughout the United States, Canada and overseas. In addition, total client assets are approximately \$401 billion.

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