

PRESS RELEASE FOR IMMEDIATE RELEASE

Contact: Kimberly A. DeBra EVP/Corporate Communications FIRST NORTHERN BANK P.O. Box 547 Dixon, California (707) 678-3041 June 20, 2018

Gladys Milligan Joins First Northern Bank as Assistant Vice President/Financial Services Manager



Gladys Milligan Assistant Vice President Financial Services Manager

First Northern Bank is pleased to announce that Gladys Milligan has accepted the position of Assistant Vice President/ Financial Services Manager for the Dixon Financial Center.

Gladys' nearly 15 years in the financial services industry includes branch operations, business development, client retention, and sales production. Prior to joining First Northern Bank, Gladys served four years as Financial Solutions Center Manager for Travis Credit Union in Vacaville and ten years as Branch Manager at Chase Bank in Davis.

She has a B.S. in Business Administration, Strategic Management from California State University, Sacramento.

Gladys is a native of Winters and currently resides in Woodland with her husband and two children. She enjoys spending time with her family, cooking, and finding new restaurants.

In her role as AVP/Financial Services Manager, Gladys will be responsible for managing daily banking operations, building customer relationships, and ensuring that customers receive the highest level of service.

First Northern Bank's Dixon Branch is located at 195 N. First Street, and Gladys may be reached at (707) 678-4422.

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About First Northern Bank

As the Sacramento Region's local leader in small-business lending and customer satisfaction, First Northern specializes in relationship banking. Experts are available in small-business, commercial, real estate and agribusiness lending, as well as mortgage loans. The Bank is an SBA Preferred Lender. Non-FDIC insured Investment and Brokerage Services are available at every branch location, through First Northern Advisors, including: Auburn, Davis, Dixon, Fairfield, Roseville, Sacramento, Vacaville, West Sacramento, Winters, and Woodland. The Bank has a full-service Trust Department in Sacramento, a commercial lending office in Walnut Creek, and a mortgage lending office in Sonoma. Real estate mortgage and small-business loan officers are available by appointment in any of the Bank's branches. First Northern is rated as a Veribanc "Blue Ribbon" Bank and a "5-Star Superior" Bank by Bauer Financial, for the earnings period of March 31, 2018 (www.veribanc.com). The Bank can be found on the Web at www.thatsmybank.com, on Facebook and on LinkedIn.

Forward-Looking Statements

This press release 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 market conditions and current expectations about strategic focus and competitive advantages, 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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