

*We're in your neighborhood.*

**FINANCIAL CENTER LOCATIONS**

Auburn | Davis | Dixon | Fairfield | Rancho Cordova  
Roseville | Sacramento | Vacaville | West Sacramento  
Winters | Woodland

**DEPARTMENT LOCATIONS**

Administration — *Dixon*  
Agribusiness Loan Team — *Dixon*  
First Northern Advisors — *Auburn*  
Mortgage Loan Department — *Davis*  
Regional Commercial Loan Teams  
*Davis* | *Sacramento* | *Walnut Creek*  
Real Estate Industries Team — *Sacramento*

24-hour telephone banking (800) 818-24HR

Apply for financing, today.

**Commercial Loans & Lines of Credit**  
Yolo-Solano Commercial Lending Team: (530) 297-2062  
Capital Region Commercial Lending Team: (916) 246-7653  
East Bay Commercial Lending Team: (925) 482-1588  
Agribusiness Lending Team: (707) 678-7824

**Commercial Real Estate Loans**  
Real Estate Industries Lending Team: (916) 246-7658

**Small Business Loans & Lines of Credit**  
Small Business Lending Team: (530) 401-2338

**Mortgage Loans**  
Mortgage Lending Team: (530) 753-1585



**FIRST NORTHERN BANK**  
thatismybank.com

## Treasury Management

*We have the tools to maximize your business' cash flow.*

- Remote Deposit Capture
- Online Wire Transfer
- ACH Origination
- Positive Pay
- ACH Positive Pay
- Credit Card Processing
- Zero Balance Account
- Lockbox

### Why Bank with First Northern?



#### #1 in Customer Satisfaction

Our annual customer retention rate is over 97% and 95% of our business clients say they would recommend First Northern Bank to their family and friends.

#### #1 in Small Business Lending

We invest in the best bankers resulting in First Northern Bank being the region's #1 local small business lender for over a decade.



#### A Dedication to Remaining Independent

In 1996, the Board of Directors adopted a Policy of Independence to share with our customers, communities and stockholders of our intention of remaining independent.

See the top ten reasons at  
[thatismybank.com/aboutus](http://thatismybank.com/aboutus)



Equal Housing Lender | NMLS # 477014 | Member FDIC



M-15 (Rev. 7/20)

**Classic Free  
Business Checking<sup>1</sup>**  
*And 3 other checking account choices!*



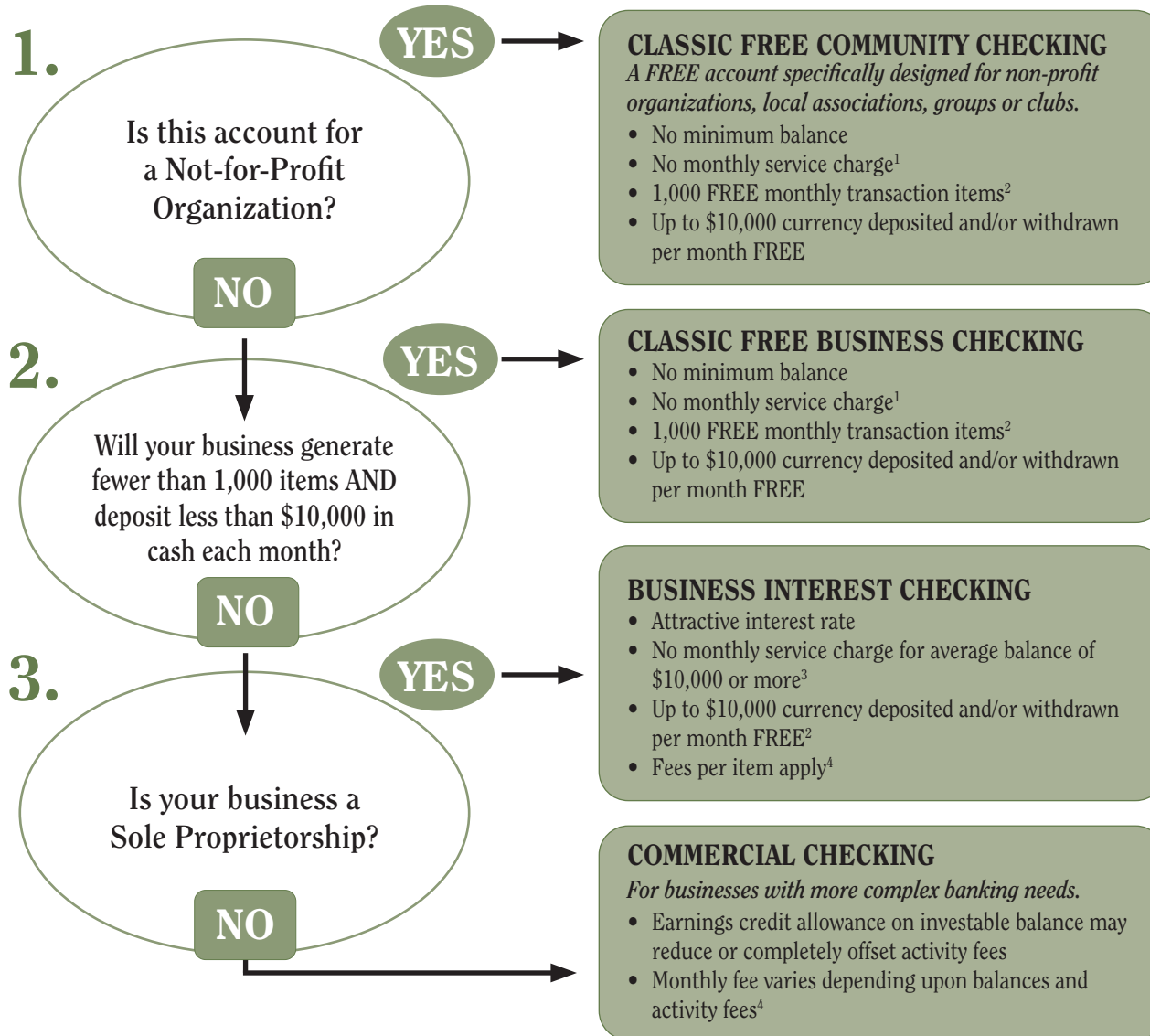
**FIRST NORTHERN BANK**  
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*That's My Bank!*

# Welcome

Every new business checking account includes:

- FREE Debit Card
- FREE Online Banking
- FREE eStatements
- FREE Mobile Banking with Mobile Deposit
- Bill Pay Available



*Save time and money with these great products and services*

- **FREE Online Banking & eStatements**
- **Business Bill Pay Available**
- **FREE Mobile Banking & Mobile Deposit**
- **ATMs Located Nationwide**  
Access to more than 32,000 surcharge-free ATMs through the MoneyPass® network.
- **FREE Debit Card Controls**  
Manage employee debit card use, turn your debit card on/off and other fraud prevention features.
- **Business Credit Cards**  
With a First Northern Bank Visa® Business Credit Card, you can choose what's best for your business – a low intro rate, cash back, rewards and more!
- **FREE Personal Checking**  
Classic Free Checking<sup>1</sup> has no monthly service or per check charges and no minimum balance requirement. Plus, it has many other free features!



1 Customer purchases checks. Other fees such as NSF, overdraft, ATM fees, etc. may apply. Ask us for Schedule of Fees and Charges and detailed account disclosures.

2 Items include checks paid, checks deposited, deposit tickets, ACH debits and credits. Account will be converted to Commercial Checking if transaction items or currency limits are exceeded.

3 Monthly service charge if average ledger balance falls below \$10,000 is \$15.00. Per item fee, over 200 items is \$0.30.

4 Minimum opening deposit is only \$50. Ask us for Schedule of Fees and Charges and detailed account disclosures.