

The First Northern Bank Story

Our Brand

Exceeding Customer Expectations through a Superior Level of Service
Relationship-focused Business Banking: *we create relationships one client at a time*
Balancing Strategic Growth & Profitability
Unwavering Commitment to Our Local Communities
Emphasizing Our Core Values in Everything We Do:
People First, Absolute Integrity & Zest for Excellence

Our Purpose Statement

First Northern Bank exists to build long lasting relationships where we can address specific financial needs on a personalized basis, provide opportunities for our employees, and be committed and passionate about making a difference in our communities.

Our Vision

To be THE most admired financial services provider so more and more people will be saying, *"First Northern, that's my bank!"*

Our Mission

To remain an independent financial services provider, we will continuously increase shareholder value by employing the very best people who exceed customer expectations and serve our community.



FIRST NORTHERN BANK

Who We Are

We Practice Absolute Integrity

- We Work Hard
- We are Professional
- We are Honest
- We Treat People with Respect
- We Keep our Promises and Preserve Your Trust
- We are Accountable to Each Other

We Have a People First Approach

- We Value & Nurture Our Relationships with Our Customers, Employees and Communities
- We are Relationship Bankers, Specializing in Serving Small to Medium-sized Businesses
- We Have Knowledgeable and Friendly Employees
- We Take Pride in Delivering on our Standards for Superior Service
- We Work as a Team
- We Provide Learning and Career Opportunities for Employees
- We Intend to Remain an Independent Community Bank
- We are Committed to Our Communities: *Volunteerism, Donations, Local Boards & Service Clubs, Investments and Loans*

We Have a Zest for Excellence

- We Recognize that a Balance of Growth & Profitability is Essential to Our Success
- We Energetically Execute and Accomplish Our Goals
- We Provide Innovative Solutions Based Upon Our Customers' Evolving Needs
- We Reward Employees for High Performance
- We Provide Our Shareholders Value

We are Enthusiastic

We have Fun

We are Authentic Community Bankers!

We are First Northern Bank.

Our Competitive Advantages

#1 in Customer Satisfaction

We have a 97% customer retention rate.

FNB Managers & Lenders Have DOUBLE the Experience

They have an average of over 10 years of experience. That's DOUBLE the industry average!

People First, Absolute Integrity, and a Zest for Excellence

The core values we live by.

Over 60% of Employees are Shareholders of First Northern Bank

Employees have a vested interest in customer satisfaction and the success of the Bank.

#1 in Small Business Lending

Our regional ranking for over a decade.

Investing Time & Money in our Communities

We CARE for others.

We've Stood the Test of Time

Operated safely throughout two World Wars, two depressions and 19 recessions.

Today STRONGER than ever!

A Dedication to Remaining Independent

In 1996, the Board of Directors adopted a Policy of Independence.

Leading the Way in Clean Energy Lending

First Northern Bank is the region's leading community bank in clean energy lending.

Region's Only Community Bank With a Local Mortgage Division

Local underwriting, local decisions, local processing, payments made

locally...work with a mortgage lender you can trust!

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