WALKER LOUISE A

Form 4

November 15, 2002

FORM 4

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

_ Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

OMB Number: 3235-0287 Expires: January 31, 2005 Estimated average burden hours per response. . .0.5

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility Holding Company Act of 1935 or Section 30(h) of the Investment Company Act of 1940

Filed By Romeo & Dye's Instant Form 4 Filer www.section16.net

OMB APPROVAL

1. Name and Ac			Name and thern Co			6. Relationship of Reporting Person(s) to Issuer (Check all applicable) Director 10%								
(Last) 195 N. First Str P.O. Box 547	(First) (I	of Rep	port	dentificati ing Person y (volunta	ı, ry)		4. Statement for Month/Day/Year 11/14/02		Owner X Officer (give title below) Other (specify below) SVP/CFO/Cashier					
Dixon, CA 956			548-31-87	709		5. If Amendment, Date of Original (Month/Day/Year)	ı	7. Individual or Joint/Group Filing (Check Applicable Line) X Form filed by One Reporting Person Form filed by More than One Reporting Person						
(City)	(State)	(Zip)		Τa	able I N	on-De	rivativ	e Securities Acqu	ired, D	, Disposed of, or Beneficially Owned				
1. Title of Security (Instr. 3)	action	2A. Deemed Execution Date, if any	3. Tran action Code (Instr. 8		4. Securit (A) or Dis (Instr. 3, 4	sposed	of (D)	5. Amount of Securities Beneficially Owned Follow-		6. Owner- ship Form: Direct (D) or Indirect	7. Nature of Indirect Beneficial Ownership (Instr. 4)			
	Year)	(Month/Day/ Year)	Code	V	Amount	(A) Price or (D)		ing Reported Transactions(s) (Instr. 3 & 4)		(I) (Instr. 4)				
Common Capital	11/14/02		J (1)		21	D	\$22.7	5	34,257	I	Trustee for FNB Profit Sharing Plan			
Common Capital	11/12/02	11/12/02	M (2)		2,500	A	\$11.3	5	9,129	D	J/T w/Spouse			
Common Capital	11/12/02		F (3)		1,247	D	\$22.7	5	9,129	D	J/T w/Spouse			

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

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FORM 4 (continued) Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned

(e.g., puts, calls, warrants, options, convertible securities)

ĺ	1. Title of	2. Conver-	3. Trans-	3A.	4.	5.	6. Date Exercisable	7. Title and	8. Price of	9. Number of	10.	11. Nature
	Derivative	sion or	action	Deemed	Trans-	Number	and Expiration	Amount of	Derivative	Derivative	Owner-	of Indirect
	Security	Exercise	Date	Execution	action	of	Date	Underlying	Security	Securities	ship	Beneficial
		Price of		Date,	Code	Derivative	(Month/Day/	Securities	(Instr. 5)	Beneficially	Form	Ownership
	(Instr. 3)	Derivative	(Month/	if any		Securities	Year)	(Instr. 3 & 4)		Owned	of Deriv-	(Instr. 4)

^{*} If the form is filed by more than one reporting person, see Instruction 4(b)(v).

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	Security	Year)		(Instr. 8)	Acqui (A) or Dispos of (D) (Instr. 4 & 5)	sed						Reported Transaction(s) (Instr. 4)	ative Security: Direct (D) or Indirect (I)	
				Code		(D)		Expira- tion Date		Amount or Number of Shares			(Instr. 4)	
Common Capital (right to purchase)	\$11.35	11/12/02	11/12/02	M	2,500		3/6/98	3/6/08	CC	2,500	\$11.35		D	J/T w/Spouse

Explanation of Responses:

(1) CODE J = One of three Trustees of the First Northern Bank of Dixon Profit Sharing Plan. The disposed of shares were given to employees as "Employee Recognition Stock."

(2) CODE M = Stock Options Exercised

(3) CODE F = 1,247 Shares @\$22.75 swapped for 2,500 Option Shares @\$11.35 plus check for \$5.75.

By: /s/ Lynn Campbell, AVP/Corporate Secretary w/POA Date

**Signature of Reporting Person

Note: File three copies of this Form, one of which must be manually signed.

If space is insufficient, See Instruction 6 for procedure.

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^{**}Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).