

Icon Bank of Texas, N.A.

Privacy Disclosure Statement

As a customer of Icon Bank of Texas, N.A., you have a right to financial privacy and the bank respects this right. Maintaining our customers trust and confidence is of utmost importance to us. When Congress enacted the Gramm-Leach-Bliley Act of 1999, it required banks and other providers of financial services and products to provide annual written notice of their privacy policies. This notice provides you with information on how Icon Bank collects and uses your personal customer information. This notice also details how we maintain the confidentiality and accuracy of certain information.

Information We Collect

We collect non-public personal information about you from the following sources:

- Information we receive from you on applications, personal financial statements, or other oral, written or electronic communications, such as your name, address, social security number, assets and income
- Information about your transactions with us, our affiliates or others, such as your account balance and payment history
- Information we receive from a consumer reporting agency, such as information about your creditworthiness and credit history
- Information we obtain from others to verify information provided by you, such as your employment history, credit or other relationships with third parties
- Non-public personal information does not include information that is available from public sources, such as telephone directories or government records

Information We Disclose

We do not disclose any non-public personal information about our customers or former customers to anyone outside of Icon Bank, except as required or permitted by law. For example, we may disclose information we collect about you to third parties to assist us in servicing your loan or account with us, to government entities in response to subpoenas, and to credit reporting agencies. In addition, we may disclose information we collect as described above to companies that perform marketing services on our behalf.

Disclosure Within the Icon Bank Corporate Family

At the present time, Icon Bank of Texas, N.A. has no affiliates that are considered to be within the Icon Bank "corporate family" because of common ownership or control. For future reference, you nevertheless may wish to note that to the extent permitted by law, we may share information about our transactions with you, as well as your identification information, with companies that in the future may become part of the Icon Bank "corporate family." Unless you tell us not to, the law provides that we also could share with companies in our corporate family other information about you, including:

- Information we obtain from your applications or other forms, such as your assets, income, and employment history
- Information we obtain from a consumer reporting agency, such as your creditworthiness and credit history

- Information we obtain from others to verify information provided by you, such as your credit or other relationships with third parties.

Please note, however, that should any companies in the future become part of the Icon Bank corporate family, we would not share with them any application and credit-related information about you without first providing you with the right to opt out of the sharing of such information. We will provide you with instructions on how to exercise your right to opt out.

Accuracy of Customer Information

We believe it is vitally important that the information we maintain about you is as accurate as possible. We maintain internal controls and procedures to ensure the accuracy of your information. Should you have a question or concern about the accuracy or completeness of your information, please contact us and we will take immediate steps to correct the information or amend our records.

Information Security

We endeavor to restrict access to non-public personal information about you to those employees who need such information to perform their job responsibilities. All Icon Bankers work pursuant to policies and a code of conduct that strongly emphasizes confidentiality. In addition, we maintain physical, electronic and procedural safeguards that comply with federal regulations and standards to guard your non-public personal information.

Former Customers

If you decide to close your account or should your relationship with us be terminated for some other reason, we will continue to treat and safeguard your information as described in this notice.

Notice of Furnishing Negative Information

We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

By bank policy, customer financial information is released to people outside the bank only when the release is authorized by the customer, by the bank, or when the information has been subpoenaed either by a court, the Internal Revenue Service (IRS) or other authorized law enforcement agencies. Then, we make every effort that the information released is accurate and within the confines of the authorizing release document. The release of customer information is always based on a written document, and the release is in accordance with the written instructions contained in the document.

Under banking regulations we are required to give you a statement regarding the bank's customer privacy protection policies. This statement contains the information the regulations require we give you.

Categories of Information the Bank Collects. We collect information about you when you open an account and through the administration of these accounts. The categories of information the bank collects include: (1) transaction accounts, (2) savings accounts, (3) certificates of deposits, (4) safe deposit boxes, (5) credit applications, (6) loan accounts, and the like. We also obtain credit reports on customers from time to time.

Categories of Information the Bank may disclose. Except as specifically discussed elsewhere in this statement, Icon Bank of Texas, N.A. does not intend to disclose consumer or customer information to others. In particular, the bank has no intention of selling customer lists to others so that they can market product directly to you.

Categories of Parties to whom the bank may disclose information. Financial service providers, such as mortgage bankers, securities broker-dealers and insurance agents, and to certain other nonaffiliated third parties as permitted by law.

Information about former customers. The bank does not treat information about former customers any differently than it does current customers. Specifically, the bank does not release nonpublic personal information about former customers to outside third parties.

Information disclosed to service providers and joint marketers. In the course of routine business, from time to time the bank discloses nonpublic information about its customers to third parties who are under contract to the bank to perform services for the bank. When we do so, the contract contains provisions that require the contractor use the information only for the purposes intended and that the contractor not divulge the information it receives from the bank to others. For example, we have a contract with a data processing service that computerizes all of our customer accounts. This contractor has access to all customer account information. Similarly, we may in the future establish a joint marketing relationship to offer financial services that we are not able to provide directly and we may give this joint marketing agency transaction, savings and credit account information so that it can develop appropriate marketing programs for the bank and our customers.

Customer rights to "opt out." If at anytime in the future the bank changes its policies and shares nonpublic information about customers with outside third parties, before doing so we will notify you of our intent. If you opt-out, no nonpublic information that comes from your relationship with the bank will be shared with the third party. Before information is shared, you will be given a reasonable amount of time to make this opt-out decision, and thereafter you may choose to opt-out at anytime by calling 281-517-2400 or completing the enclosed form.

Disclosures required under the Fair Credit Reporting Act. Under applicable law, the bank is permitted to share customer information with sister organizations the bank is affiliated with. Under the Fair Credit Reporting Act, you have "opt-out" rights regarding certain information. Before this information is shared with an affiliate, we will send you a notification and we will explain to you how to opt-out. Then, if you choose to opt-out the information will not be shared with the affiliated company.

Disclosures regarding confidentiality and security of information. The bank takes the confidentiality and security of customer information seriously. We restrict access to areas where customer information is kept and access to the information is granted only to employees who need that access in the performance of their duties. In addition, we have internal procedures that are designed specifically to protect this information from outsiders.

Thank you very much for banking with us. We are proud to have you as a customer and you may rest assured that we are doing everything we can to protect the privacy of the financial information you have entrusted us with.