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ICONBANK banknotes

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Founders' Message

Dear Shareholders,

It's hard to believe that 2011 is already behind us! It was a great year for your Icon Bank. With your help and the hard work of our top notch staff, we have grown the bank almost $74MM in a year when many banks have stagnated. We have also opened our 6th location in November in the Augusta Pines area of Spring, Texas, just north of Houston.

It's worth noting that in this era of "bank bashing" and increased regulatory burden (which curtails lending), that Icon still does business the old fashioned way– we treat customers as we would want to be treated i.e., we don't charge many of the service related fees like ATM fees that many big banks are doing, we make loan decisions quickly and we truly listen to our customers feedback.

We are working on some big developments in 2012, among them are:

- the relocation of our Metro office
- plans for the permanent Augusta Pines location
- Core Processor Conversion, and
- a "Rights Offering" (stock offering exclusively for existing shareholders)

You will be hearing more about all of these items soon! In the mean time, we sincerely hope your new year is off to a great start!

Warmest Regards,

CEO and Chairman

President and Vice Chairman

Core Processor System Conversion

Effective March 23, 2012, Icon Bank will be undergoing a significant enhancement to our core processing system. The new core system will help us operate more efficiently and will be a big improvement over the current system. Not only will it enrich internal capabilities, it will offer customers enhancements and convenient new services. A few things you should note about the conversion:

- Your account numbers will NOT be changing.
- Your PIN number for your debit card will also NOT be changing.
- Although there will be changes to the overall appearance of the website, you will be able to use your existing user IDs to access your account.
- You will have the same and in most cases enhanced online capabilities as you currently have. All automatic payments (i.e. direct deposits, automatic payments, withdrawals) will be processed as scheduled.

We are very excited about what the new system has to offer and will keep you informed of upcoming developments. Watch for additional information coming soon to you in the mail!

An Avalanche of Praise:
Icon Director, Shareholder Part of Investment Group Named
Franchisee of the Year

L to R: Sal Hazday, Division Vice President, ADP, Inc., founding sponsor of the Public Affairs Conference; Shareholder Andrew Thomas; Ricky Rosa; Shareholder & Director Joe Rosa; John Rosa; Barry Miller, President, Sylvan Learning Center of Girard, OH and Past Chairman of the Franchisee Forum

International Franchise Association (IFA) names Avalanche Food Group as its 2011 franchisee of the year. The group, led by Icon Director Joe Rosa, his brothers Ricky and John Rosa, and Icon Shareholder Andrew Thomas, traveled to Washington, D.C. last September to accept the honor at the International Franchise Association's Public Affairs Conference.

Avalanche Food Group (AFG) opened its first Twin Peaks location in August 2010 located at 20931 Gulf Freeway in Webster and opened its second location off of 59 and Kirby last fall. The group plans to open an additional five restaurants over the next six years. The Rosa brothers were no strangers to the restaurant business. Their parents owned an Italian restaurant, which the brothers helped operate. Ricky and John had also owned and operated their own restaurants for more than 20 years prior to becoming a Twin Peaks franchisee.

"The Avalanche Food Group is very deserving of this award," said Twin Peaks CEO Randy DeWitt. "They operate the most successful franchise location in our system and are excellent representatives of everything we stand for."

Twin Peaks is a Dallas-based restaurant franchise known for its made-from-scratch menu and 29 degree ice-cold draft beer, served in a mountain lodge sports setting by attractive Lumber Jill's, better known as the "Twin Peaks Girls".

Look to Icon for your SBA Lending Needs

Although we're not yet a preferred SBA lender, Icon Bank has the expertise to assist you in navigating the small business loan process. Bay Area Senior Vice President Ralph Kramer and Sam Houston Senior Vice President Robert Lewis have a combined 17 years of experience with SBA lending and know what it takes to help you finance and grow your business.

Ralph and Robert can guide you through the application process for the SBA loan program that fits your needs:

- 7(a) Loan Program
- CDC/504 Loan Program

You can contact Ralph Kramer at (281)517-2466 or Robert Lewis at (281)517-2427 or visit www.sba.gov for more information.

Icon Supports Local Firefighter Charity

In the battle against recent Texas wildfires, volunteer firefighters are often the first line of defense. According to the State Firemen's and Fire Marshals' Association of Texas, more than 75% of Texas fire departments are manned by volunteers, with many departments underfunded and ill-equipped. Icon Senior Vice President Michial Adams recently represented the bank at the 4th annual "Heroes, Legends and Leaders Gala" benefiting the Gary Tilton Firefighter Training Fund. Proceeds assist the Tilton Fund in supporting scholarship opportunities, training programs, educational facilities and equipment for area volunteer firefighters. Icon sponsored a table at the big event, which featured live jazz music, dancing and a silent auction.

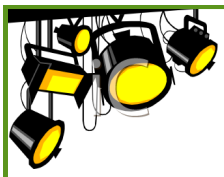
"The significance of the Tilton Fund's mission was underscored for Icon Bank in September, when a 1,500-acre wildfire erupted near the West Houston Office. Local volunteer fire departments worked through the night to assist the Houston Fire Department in successfully quelling the blaze," said Adams, who serves as an organizer for the Tilton Fund.

The Gary Tilton Firefighter Training Fund was established by the family of the late Katy Fire Chief Gary Tilton, founder of the Katy Vehicle Extrication & Rescue School. For more information, visit www.garytiltonfund.org.

Icon opens 6th Office at *Augusta Pines*

Icon opened its newest office and 6th location at 18 Augusta Pines Dr., Suite 106E; Spring, TX 77389 on November 28, 2011. The office is a full service branch, but the site is temporary until a permanent site can be built. The office is headed by longtime Houston banker, Chuck Harris. Joining him are Jonathan Siedhoff, Assistant Vice President; Rosie Pena, Branch Manager and Rachel Forde, Administrative Assistant.

The new location is generating a high level of interest already in the greater Augusta Pines neighborhood. With this opening, Icon Bank will have the opportunity to service The Woodlands, Tomball and Spring markets. Market President Chuck Harris noted that "the professionals at Icon Bank add the personal touch and accessibility that is unmatched in today's banking environment".



Employee Spotlight

Congratulations and welcome to the following new faces and transitioning members of the Icon family:

Tina Simmons transitions into her new role as Branch Manager, *Angie Villa* advances from Teller to Personal Banker, and *Sebrina Winston* joins as Personal Banker at the West Office.

At the Southwest Office, *Mindy Rojales* joins as Personal Banker while *Julia Saldivar* makes a move as a Teller from the Southwest office to the Sam Houston office. *Ryan Watson* transitions into his new role of Vice President.

Claudia Sadka joins the Metro office as Lending Assistant.

Chuck Harris is now the Market President of our new office at Augusta Pines and *Rosie Pena* joins him as the Branch Manager.

Robert Lewis makes a move from the Corporate office to the Sam Houston office as Senior Vice President/Lender.

At the Corporate office, *Ann Wright* joins as Senior Vice President/Compliance Officer, *Lee Weaver* transitions into his new role as Vice President/Lending Officer and *Gordon Stinson* advances into his new role as Assistant Chief Credit Officer.

If you would prefer to receive your newsletter electronically, please send a request to:

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Locations

Sam Houston/Executive Center
7908 N. Sam Houston Pkwy W.
Houston, TX 77064
281-517-2400

Bay Area
16610 Highway 3
Webster, TX 77598
281-517-2420

Katy
18111 Katy Freeway
Houston, TX 77094
281-517-2430

Cinco Ranch
23123 Cinco Ranch Boulevard
Katy, TX 77494
281-517-2450

Uptown
777 Post Oak Boulevard, Suite 150
Houston, TX 77056
281-517-2440

Augusta Pines
18 Augusta Pines Dr., Suite 106E
Spring, TX 77389
281-517-2470

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