

SPOTLIGHT ARTICLE:



Provides Service Beyond Expectation

Although banking is not a new industry, IconBank of Texas represents a new era in banking. By combining personalized service with the latest in banking technology, Icon is able to meet the needs of its clients in ways that the mega-banks can't. "Instead of using a one-size-fits-all approach, we create products to fit our clients' specific needs," explains Jim Stewart, President of Icon's Bay Area office. "At IconBank, the focus is on flexibility."

Today's small business clients are sophisticated in their understanding of banking products and services, and they know how to shop the market for competitive terms. But because of the retail, cookie-cutter mentality that is prevalent among large financial institutions, many clients are not aware that creativity is possible in the way that a bank handles their needs.

"At Icon, we make our own decisions at the community level. It's not some nameless executive in New York making the decision on your loan. It's your own personal Icon banker, someone with whom you have a face-to-face relationship."

And, Stewart explains, it's not just knowing the difference between Bay Area and east coast business concerns. "It's also knowing the difference between Bay Area and North Houston or Sugar Land, for example. This area has its own unique attributes."

Stewart knows the Bay Area well. Originally from League City, he has lived in Bay Area Houston for over 47 years and has spent much of his banking career in the area. Stewart realizes that in order to service the Bay Area, a bank needs to be able to give back. "With IconBank's local ownership, management, and lending, our deposits are actually going back into the community with every loan we make."

Add to that Icon's "I-Scan" technology, which enables business clients to scan checks directly into their accounts without making a trip to the bank. That means no more wasted time away from the office. "The ease and efficiency of I-Scan has made it one of our most popular products with small business owners," says Stewart.

IconBank of Texas opened its doors a little more than a year ago, with the Bay Area office making its debut in the spring of 2007 at its temporary 1020 Bay Area Boulevard location. A permanent office is slated to open this year at 16610 Highway 3 in Webster.

"At IconBank, we're open to business," says Stewart. "We're ready to work with Bay Area Houston."