

**STILWELL ACTIVIST INVESTMENTS, L.P.**

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March 18, 2024

Dear Fellow ICCH Owner,

ICCH went public on March 28, 2017, and the shares closed at just over \$15 the following day.<sup>1</sup> After seven long years, shares in our Company closed on Friday at just over \$15.<sup>2</sup> Change is needed at ICCH, and the Board of Directors is the best place to start.

We, like you, are a long-suffering shareholder of ICCH. We are also one of the largest holders of the Company's shares, owning just under 10% of the Company. We are running a proxy contest at this year's annual meeting to retire and replace ICCH's Chairman of the Board.

Between now and the annual meeting, we will be sending you our view on changes needed at our Company.

After seven fruitless years, it's time to do some serious pruning.

Respectfully,



Megan Parisi  
(787) 985-2194  
mparisi@stilwellgroup.com

You can vote by telephone, online or by signing and dating the enclosed **GREEN** proxy card and returning it in the postage-paid envelope.

*If you have any questions, require assistance in voting your **GREEN** proxy card, or need additional copies of our proxy materials, please contact Okapi Partners at the phone numbers or email listed below.*

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<sup>1</sup> Yahoo Finance ICCH price history as of March 15, 2024.

<sup>2</sup> Yahoo Finance ICCH closing share price on March 15, 2024.