



Notice of Privacy Statement

Effective September 2009

We at Devon & Associates are particularly concerned about the privacy of our individual customers who obtain services through us ("you"). We are sending you this notice to help you understand how we may collect nonpublic personal information about you, the type of information we may collect, and what information we may disclose about you. We apply the same rules to former customers that apply to current customers. As required by law, we will send our current customers our most recent privacy notice at least annually. When we use the term "nonpublic personal information," we mean personally identifiable financial information that is not publicly available.

We collect nonpublic personal information about you from you and from other sources, including the following sources:

- Information we receive from you on correspondence, applications or other forms or over the Internet or telephone
- Information about your transactions with us or others
- Information we receive from a consumer reporting agency
- Information we receive from our Partners or Affiliates

We do not disclose any nonpublic personal information about our customers or former customers to anyone except as permitted by law. For example, we disclose information about you to third parties with your consent or at your direction.

We may disclose all of the information we collect, as described above about our customers and former customers to companies that perform services and functions, including marketing services, on our behalf and we may disclose some of this information to other financial institutions with whom we have joint marketing agreements.

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

You can contact us to update, correct or delete your personal information or change your preferences with respect to information you receive from us by calling 704-444-8360. Your personal information stored in marketing databases we use will be changed or deleted, as requested. We may not be able to remove each record of the information you have provided to us from our system because your personal information may exist in a non-erasable form that will be difficult or impossible to locate.

We reserve the right to change our privacy policy and this privacy notice from time to time without prior notice to you, unless prior notice is required by law. If you have not terminated your relationship with us, we will provide you with our current privacy notice not less than annually as required by law.