

American Accounts and Advisers  
Amendment to Business Associate Agreement

This agreement serves as an Amendment to the existing Business Associate Agreement (“BA Agreement”) between American Accounts and Advisers (“AAA”) and Algoma Fire & Rescue (“Business Associate”), with an original date of September 29, 2008. The parties acknowledge that acceptance of this Amendment by the Business Associate is an essential requisite to providing its contracted services to AAA.

1. This Amendment is incorporated into the existing BA Agreement between the parties and is an integral part of that agreement. This Amendment shall be effective as of April 30, 2009 as long as the existing BA Agreement has not been terminated.
2. This Amendment is executed pursuant to the requirements of the Identity Theft Red Flag Rules promulgated under the Fair and Accurate Credit Transactions Act of 2003 (“Red Flag Rules”) found at 16 C.F.R Part 681.
3. The Business Associate of AAA agrees to assume the following obligations:
  - a. Business Associate agrees to ensure that its activities for AAA are conducted in accordance with reasonable policies and procedures designed to detect, prevent, and mitigate the risk of identity theft.
  - b. Business Associate agrees to have in place policies and procedures to detect relevant Red Flags that may arise in the performance of services on behalf of AAA.
  - c. Business Associate agrees that it has received a copy of AAA’s Identity Theft Prevention Program and that it will take all steps necessary to comply with the policies and procedures therein.
  - d. Business Associate will ensure that any agent or third party who performs services on its behalf in connection with AAA’s covered accounts, including a subcontractor, agrees to implement reasonable policies and procedures designed to detect, prevent, and mitigate the risk of identity theft.
  - e. Business Associate agrees to alert AAA of any red flag incident (as defined by the Red Flag Rules) of which it becomes aware, and the steps it has taken to mitigate any potential security compromise that

may have occurred, and provide a report to AAA of any threat of identity theft as a result of the incident.

- f. Business Associate authorizes termination of the BA Agreement if AAA reasonably determines that Business Associate has violated a material term of this Amendment.

Agreed to this 30<sup>th</sup> day of April, 2009.

American Accounts and Advisers

Algoma Fire & Rescue

By: Mary Ann Dutoit By: R. Mondeum

Date: April 30, 2009

Date: 5-6-09