

**Red Flag Identity Theft Prevention  
For  
Drs. Lerch & Amato**

Whereas, identity theft is a serious problem for businesses, consumers, and law enforcement in the United States, causing consumers to lose time, money and businesses to incur millions of dollars in losses.

Whereas, in response to the risks posed by identity theft to consumers and to the financial soundness of businesses, the United States Congress enacted the fair and Accurate Credit Transaction Act of 2003. (FACT Act)

Whereas, the Federal Trade Commission (FTC), along with federal bank regulators adopted regulations implementing the FACT Act (the Red Flag Rules) that require creditors to adopt a written identity theft program.

Whereas, this organization is a creditor subject to the FTC's Red Flag Rules.

Whereas, Drs. Lerch & Amato have developed an Identity Theft Prevention Program that identifies certain irregularities in information and documents submitted by patients and/or their guarantors as red flags; delineates procedures for detection of red flags; and specifies actions to be taken for investigation of potential identity theft and response to findings of such investigations.

BE IT RESOLVED,

That this Board of Directors approves the Identity Theft Program (the program) submitted by management.

The office manager, and billing department of this organization is delegated responsible for the oversight, ongoing development, implementation, and administration of the program, and shall have the responsibility to develop periodic updates to the program to reflect changes in risk to customers and to the safety and soundness of this practice.

\_\_\_\_\_  
Officer

\_\_\_\_\_  
Date

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Officer

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Date