

**THE AMERICAN NATIONAL RED CROSS
BOARD OF GOVERNORS**

FINANCE COMMITTEE CHARTER

I. PURPOSE

The Finance Committee (the “Committee”) is appointed by the Board of Governors (the “Board”) of The American National Red Cross (the “Corporation”). The purposes of the Committee are to review and report to the Board on the fiscal, financial, and budgetary affairs and policies of the Corporation.

II. COMPOSITION

The Committee shall be composed of at least three but not more than eight members of the Board of Governors. All members of the Committee shall be appointed and subject to removal by the Board in accordance with the Corporation’s Bylaws and shall meet the independence standards adopted by the Board.

III. AUTHORITY AND RESPONSIBILITIES

In furtherance of the Committee’s purpose, the Committee shall have the following authority and responsibilities:

1. Monitor the Corporation’s financial condition, requirements for funds and management of its financial resources, taking into account the strategic priorities of the Corporation as developed by management with the Board, and reviewing at least annually the Corporation’s short-term and long-term capital expenditure plans and working capital position.
2. Review and recommend approval by the Board of Governors of the Corporation’s operating budget.
3. Oversee the Corporation’s financial strategies and policies and evaluate the Corporation’s general financial planning policies and financial personnel resources.
4. Monitor the Corporation’s liquidity, credit facilities and debt portfolio. Review and recommend appropriate changes, if necessary, regarding the structure and methods of financing the Corporation’s activities.
5. Review and provide guidance to the Board and management on all proposals concerning major financial policies of the Corporation and transactions with financial implications outside the ordinary course of the Corporation’s

business, for example, (a) the amounts, timing, types and terms of debt issuances or other financings; (b) restructurings; (c) the formation of special purpose entities and off-balance sheet transactions; if any, (d) acquisitions, divestitures or joint ventures; and (e) major asset purchases, sales or transfers.

6. Review and provide guidance to the Board and management on all levels of approval authority for transactions, contracts, agreements, and other activities.
7. Monitor the credit ratings given to the Corporation and its relationships with credit rating agencies.
8. Review the investment policies, strategies and guidelines of the Corporation and provide for approval of investments by the Corporation through delegation to management, committees or investments advisors.
9. Oversee, generally, the objectives and the financial, investment and actuarial policies, and the administration of the Corporation's benefit plans and monitor the conduct and performance of the Named Fiduciaries of such plans.
10. Perform any other activities consistent with this Charter, the Corporation's Bylaws and applicable law, as the Committee or the Board deems necessary or advisable.