

Environmental, Social and Governance Committee Charter

The Boards of Directors (the “Board”) of Meta Financial Group, Inc., and its subsidiaries, including MetaBank, N.A. (collectively the “Company”) have established this Charter to establish and direct activities of the Environmental, Social and Governance (“ESG”) Committee (the “Committee”), which shall be a Committee of the Board. The Charter addresses the following: Authority and Purpose, Responsibilities, Membership and Meetings and Review Schedule.

1.0 Authority and Purpose

The purpose of this Committee is to:

- oversee the Company’s program regarding ESG (the “ESG Program”), including its policies, programs, and strategies regarding environmental, social and governance matters significant to the Company and the public. This includes matters of environmental significance such as sustainability and compliance with environmental regulations; matters of corporate social responsibility such as human capital investment, the Company’s community development, reinvestment activities and performance, and support of charitable organizations and partnerships; and matters relating to governance, such as board composition and oversight, general regulatory compliance, audit and overall financial disclosures; and
- regarding the Company’s ESG Program, monitor the Company’s relationships with external stakeholders regarding significant environmental, social, governance and public responsibility matters, as well as the Company’s reputation with its stakeholders, and advise the Board and management on strategies impacting and enhancing the Company’s role and reputation among its stakeholders.

While management is responsible for directing the Company’s role as a socially responsible organization and generally interact with internal and external stakeholders, members of this Committee may, meet from time to time or otherwise communicate with stakeholders that are involved with the Company either at the request of management or the Board.

2.0 Committee Membership

The Committee shall consist of a minimum of three (3) Directors.

3.0 Appointments and Removal

The Board shall conduct and oversee the following:

- Elect Members of the Committee annually, or more frequently at its discretion.
- Elect a Chairperson of the Committee. The Chairperson shall preside at each meeting. In the event the Chairperson is not available, the other Committee Members in attendance may appoint a temporary chairperson for such meeting by vote of a majority of the full Committee. Such temporary chairperson shall hold office only during that meeting and, upon the entrance of the Chairperson to that meeting, his/her temporary office shall be terminated.
- Accept a Member's resignation or remove a Member. A Member may resign by delivering his or her written resignation to the Committee Chairperson, or may be removed by majority vote of the Board by delivery to such Member written notice of removal to take effect upon delivery thereof or a specified date. A resignation from the Board shall be deemed to be a resignation from the Committee.
- Fill any vacancies on the Committee.

4.0 Meetings and Rules of Order

The Committee may determine the procedural rules for meetings and conducting its business consistent with the Company By-Laws. Further, the Committee shall act in accordance therewith, except as otherwise provided in this Charter or required by law. Adequate provisions shall be made for notice to Members of all meetings.

Meeting Frequency	The Committee shall meet as frequently as needed and not less than four (4) times per year. A meeting may be called by the Chairperson of the Committee, by majority of the Members, or at the request of the Chairperson of the Board.
Quorum	A majority vote of the Members present at a meeting, if a quorum is present, shall constitute an act of the Committee. A majority of Members present in person or by conference telephone or other communications equipment, by means of which all persons participating in the meeting can hear each other, shall constitute a quorum.
Action Without a Meeting	Any action required or permitted to be taken by the Committee at a meeting may be taken without a meeting if all Members consent thereto in writing and the writing is filed with the Committee minutes.

**Non-Member
Attendance**

The Chairperson of the Committee may invite to its meetings any Director, member(s) of Company management, and such other persons as it deems appropriate in order to carry out its responsibilities; however, Directors who are not Members of the Committee may not vote on any matter coming before the Committee for a vote. The Lead Director, when the Company has one, shall be invited and encouraged to attend all Committee meetings. The Committee may also exclude from its meetings any person, other than an independent Director who wishes to attend, that it deems appropriate in order to carry out its responsibilities.

Minutes

The Committee shall maintain minutes of its meetings and report its actions and recommendations to the Board.

5.0 Responsibilities

In furtherance of its purpose, the Committee shall have the following responsibilities:

- Oversee the Company's ESG Program generally and provide strategic counsel to management, Board Committees and/or the Board regarding the ESG Program.
- Oversee the Company's charitable giving policies and programs and receive reports from management on charitable contributions made by the Company or a Company-sponsored charitable foundation.
- Oversee the Company's policies and programs related to environmental sustainability, human rights, and other social and public matters of significance to the Company.
- Monitor the state of the Company's relationships with external stakeholders as a socially responsible organization, as well as the Company's reputation with its stakeholders. The Committee shall review and receive updates and reports from management on significant social and public responsibility matters of interest to the Company and its stakeholders, metrics relating to the Company's brand and stakeholder perception of the Company regarding ESG, and strategies for enhancing the Company's reputation among its stakeholders concerning the ESG Program.
- Oversee and annually review the Company's annual ESG Report.
- Perform such other duties, tasks and responsibilities relevant to the purpose of this Committee as may from time to time be designated by the Board.

6.0 Review Schedule

Evaluations	The Committee shall annually review and evaluate its own performance.
Charter Review	The Committee shall review and reassess the adequacy of this Charter annually and recommend any proposed changes to the Board for consideration and approval.