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**UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
WASHINGTON, D.C. 20549**

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**FORM 8-K**

**CURRENT REPORT**

Pursuant to Section 13 or 15(d) of the  
Securities Exchange Act of 1934

Date of report (Date of earliest event reported): **November 22, 2004**

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**First Midwest Financial, Inc.**

(Exact name of registrant as specified in its charter)

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**Delaware**  
(State or other jurisdiction of  
incorporation or organization)

**0-22140**  
(Commission  
File  
Number)

**42-1406262**  
(IRS Employer  
Identification No.)

**Fifth at Erie, Storm Lake, IA 50588**

(Address of principal executive offices)(Zip Code)

Registrant's telephone number, including area code: **(712) 732-4117**

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligations of the registrant under any of the following provisions:

- ☐ Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
  - ☐ Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
  - ☐ Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d- 2(b))
  - ☐ Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4 (c))
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## **Section 8 – Other Events**

### **Item 8.01 Other Events.**

On November 22, 2004, the Registrant issued the attached press release announcing declaration of a cash dividend for the first quarter of its fiscal year 2005.

## **Section 9 – Financial Statements and Exhibits**

### **Item 9.01 Financial Statements, Pro Forma Financial Information and Exhibits.**

(c) Exhibits.

The following Exhibits are being furnished herewith:

99.1 Registrant's Press Release dated November 22, 2004.

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## SIGNATURE

Pursuant to the requirements of the Securities Exchange Act of 1934, the Registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

FIRST MIDWEST FINANCIAL, INC.

By: /s/ Ronald J. Walters  
Ronald J. Walters  
Senior Vice President, Secretary, Treasurer  
and Chief Financial Officer

Dated: November 22, 2004

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Exhibit Index

Exhibit  
Number  
99.1

Description of Exhibit  
[Registrant's Press Release dated November 22, 2004.](#)

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**FOR IMMEDIATE RELEASE****Contact: Investor Relations****Telephone: 712.732.4117****FIRST MIDWEST FINANCIAL, INC. DECLARES CASH DIVIDEND**

(Storm Lake, Iowa – November 22, 2004) First Midwest Financial, Inc. (NASDAQNM:CASH) announced that the Company will pay a cash dividend of \$0.13 per share for the first fiscal quarter of 2005. This dividend will be payable on or about January 3, 2005 to shareholders of record as of December 15, 2004. The Company has paid regular quarterly cash dividends since the first dividend paid on January 5, 1995.

At September 30, 2004, First Midwest Financial, Inc. had assets of \$780.5 million and shareholders' equity of \$47.3 million.

Corporate Profile: First Midwest Financial, Inc. is the holding company for First Federal Savings Bank of the Midwest, headquartered in Storm Lake, Iowa, and for Security State Bank, headquartered in Stuart, Iowa. First Federal Savings Bank operates as a thrift with five divisions: First Federal Northwest Iowa, Brookings Federal Bank, Iowa Savings Bank, First Federal Sioux Falls, and Meta Payment Systems. Security State Bank operates as a state-chartered commercial bank. Seventeen offices support customers throughout northwest and central Iowa, and in Brookings and Sioux Falls, South Dakota. During the first half of calendar 2005, First Midwest Financial, Inc., will change its name to Meta Financial Group, Inc. (pending shareholder approval). The Company's stock will continue to trade on the NASDAQ National Market under the symbol "CASH". For more information see [www.fmficash.com](http://www.fmficash.com).

This release may contain forward-looking statements which reflect management's expectations regarding future events and speaks only as of the date of this release. These forward-looking statements involve a number of risks and uncertainties. A list of factors that could cause actual results to differ materially from those expressed in, or underlying, the Company's forward-looking statements is detailed in the Company's filings with the Securities and Exchange Commission, such as its annual and quarterly reports.

(END)

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