

# META FINANCIAL GROUP INC

## FORM 8-K/A (Unscheduled Material Events)

Filed 6/13/2000 For Period Ending 5/22/2000

Address	121 EAST FIFTH STREET P O BOX 1307 STORM LAKE, Iowa 50588
Telephone	712-732-4117
CIK	0000907471
Industry	S&Ls/Savings Banks
Sector	Financial
Fiscal Year	09/30

# SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

## FORM 8-K/A

### CURRENT REPORT

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

Date of Report (Date of earliest event reported): May 22, 2000

## FIRST MIDWEST FINANCIAL, INC.

(Exact name of registrant as specified in its charter)

Delaware

0-22140

42-1406262

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(State or other jurisdiction  
of incorporation)

(Commission File No.)

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(IRS Employer  
Identification No.)

Fifth at Erie, Storm Lake, Iowa 50588

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(Address of principal executive offices) (Zip Code)

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

N/A

(Former name or former address, if changed since last report)

**Item 4. Changes in Registrant's Certifying Accountant**

The following is in response to a letter addressed to the Securities and Exchange Commission from Crowe, Chizek and Company LLP ("Crowe Chizek"), which is attached as Exhibit 16 to this filing.

The Company acknowledges there were discussions with Crowe Chizek during the audit for the year ended September 30, 1998 in regard to the expansion of the scope of the audit pertaining to the allowance for loan losses and in regard to communication with regulatory examination personnel. These latter discussions were intended not to restrict communications, but rather were intended to seek a means to reduce duplication of effort and to facilitate communication between parties in a cost effective manner. The Company further acknowledges discussions during the audit for the year ended September 30, 1999 in regard to the expansion of the scope of the audit pertaining to the allowance for loan losses. The Company believes the discussions referenced above did not constitute disagreements. This is supported, among other things, by written communication to the Company from Crowe Chizek following both audits, stating there were no material disagreements with management during either audit year and further stating there were no serious difficulties encountered in dealing with management related to the performance of the audit in either year. The Company notes Crowe Chizek's statements that all matters categorized as disagreements by Crowe Chizek were "resolved to our satisfaction."

**Item 7. Financial Statements and Exhibits**

(c) Exhibit 16 Letter from Crowe, Chizek and Company LLP to the Securities and Exchange Commission dated June 9, 2000. Received via overnight mail on June 12, 2000.

## SIGNATURES

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 thereunto duly authorized.

### FIRST MIDWEST FINANCIAL, INC.

*Date: June 13, 2000*

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*By: /s/ Donald J. Winchell*

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*Donald J. Winchell, Senior Vice President,  
Treasurer, Chief Financial Officer and  
Principal Accounting Officer*

## Exhibit 16

[Crowe, Chizek and Company LLP Letterhead]

Securities and Exchange Commission  
450 Fifth Street, N.W.  
Washington, D.C. 20549

Gentlemen:

In accordance with Item 4 of SEC Form 8-K, we have been requested by First Midwest Financial, Inc. to furnish this letter commenting on Item 4 of the Registrant's Form 8-K filed by it on May 30, 2000.

We disagree with the statements made in Item 4 (a) (iv) that there were no disagreements with us. During the audit for the year ended September 30, 1998, we advised Company management of the need to expand the scope of the audit pertaining to the allowance for loan losses. Company management resisted this, and further attempted to restrict us from having communications with regulatory examination personnel. We advised them of our disagreements and we discussed these matters with Company management and the Board of Directors until they were resolved to our satisfaction. In preparation for our audit of the September 30, 1999 financial statements, we advised management of the need to expand the scope of our audit pertaining to the allowance for loan losses, due to our concerns that the allowance appeared to be understated, and we discussed this matter with the Company's management and Board of Directors until it was resolved to our satisfaction. In commenting on drafts of the Form 8-K referred to above that did refer to these disagreements, we were discussing wording changes provided by management regarding these disagreements when we were advised that the Form 8-K wording would be changed and filed indicating that there were no disagreements.

As to the other items in Item 4(a), under (i) we note that our audit engagement had been with First Midwest Financial, Inc. and not separately with the other entities mentioned therein. We have no basis to agree or disagree with the date indicated in (i) or with the statement in (iii). We agree with (ii) and with (v) as through May 22, 2000.

/s/ Crowe, Chizek and Company LLP

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Crowe, Chizek and Company LLP

South Bend, Indiana

June 9, 2000

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**End of Filing**

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