

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

**FORM 12b-25
NOTIFICATION OF LATE FILING**

COMMISSION FILE NUMBER: 000-22140

(Check one):

☐ Form 10-K

☐ Form 20-F

☐ Form 11-K

☒ Form 10-Q

☐ Form 10-D

☐ Form N-CEN

☐ Form N-CSR

For Period Ended: **June 30, 2025**

Transition Report on Form 10-K

Transition Report on Form 20-F

Transition Report on Form 11-K

Transition Report on Form 10-Q

For the Transition Period Ended: _____

**Nothing in this Form shall be construed to imply that the Commission has verified any
information contained herein.**

If the notification relates to a portion of the filing checked above, identify the Item(s) to which the notification relates:

Not applicable.

PART I — REGISTRANT INFORMATION

Pathward Financial, Inc.

Full Name of Registrant

Meta Financial Group, Inc.

Former Name if Applicable

5501 South Broadband Lane

Address of Principal Executive Office (Street and Number)

Sioux Falls, South Dakota 57108

City, State and Zip Code

PART II — RULES 12b-25(b) AND (c)

If the subject report could not be filed without unreasonable effort or expense and the registrant seeks relief pursuant to Rule 12b-25(b), the following should be completed. (Check box if appropriate)

- ☐ (a) The reason described in reasonable detail in Part III of this form could not be eliminated without unreasonable effort or expense;
- (b) The subject annual report, semi-annual report, transition report on Form 10-K, Form 20-F, Form 11-K, Form N-CEN or Form N-CSR, or portion thereof, will be filed on or before the fifteenth calendar day following the prescribed due date; or the subject quarterly report or transition report on Form 10-Q or subject distribution report on Form 10-D, or portion thereof, will be filed on or before the fifth calendar day following the prescribed due date; and
- (c) The accountant's statement or other exhibit required by Rule 12b-25(c) has been attached if applicable.

PART III — NARRATIVE

State below in reasonable detail why Forms 10-K, 20-F, 11-K, 10-Q, 10-D, N-CEN, N-CSR, or the transition report or portion thereof, could not be filed within the prescribed time period.

Pathward Financial, Inc. (the "Company") has determined that it is unable, without unreasonable effort or expense, to file its Quarterly Report on Form 10-Q for the fiscal quarter ended June 30, 2025 (the "Form 10-Q") on or before the prescribed filing date due. The Company has previously announced that it will amend its Annual Report on Form 10-K for the year ended September 30, 2024 to restate certain financial statements included therein and its Quarterly Report on Form 10-Q for the quarter ended December 31, 2024 to reflect restatement adjustments (the "Amendments"), after which the Company expects to file its Quarterly Report on Form 10-Q for the quarter ended March 31, 2025 (the "Fiscal Q2 Form 10-Q"). The restatements are due to errors related to the Company's gross vs. net basis presentation and derivative accounting, and financial reporting, of certain third-party lending and servicing relationships within the Credit Solutions business, within held-for-investment loan balances. As a result of such facts and circumstances, the Company requires additional time to complete its financial statements with respect to the Form 10-Q. The Company is working diligently to complete the restatement process and expects to file the Form 10-Q promptly after the filing of the Amendments and the Fiscal Q2 Form 10-Q.

PART IV — OTHER INFORMATION

- (1) Name and telephone number of person to contact in regard to this notification

Gregory A. Sigrist

(605)

782-1767

(Name)

(Area Code)

(Telephone Number)

- (2) Have all other periodic reports required under Section 13 or 15(d) of the Securities Exchange Act of 1934 or Section 30 of the Investment Company Act of 1940 during the preceding 12 months or for such shorter period that the registrant was required to file such report(s) been filed? If answer is no, identify report(s). Yes ☐ No ☒

Quarterly Report on Form 10-Q for the quarter ended March 31, 2025

- (3) Is it anticipated that any significant change in results of operations from the corresponding period for the last fiscal year will be reflected by the earnings statements to be included in the subject report or portion thereof? Yes ☐ No ☒

If so, attach an explanation of the anticipated change, both narratively and quantitatively, and, if appropriate, state the reasons why a reasonable estimate of the results cannot be made.

Pathward Financial, Inc.

(Name of Registrant as Specified in Charter)

has caused this notification to be signed on its behalf by the undersigned hereunto duly authorized.

Date: August 11, 2025

By: /s/ Gregory A. Sigrist

Gregory A. Sigrist

Executive Vice President and
Chief Financial Officer