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

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): **August 20, 2013**

Meta Financial Group, Inc.

(Exact name of registrant as specified in its charter)

Delaware

(State or other jurisdiction of incorporation)

0-22140

(Commission File Number)

42-1406262

(IRS Employer Identification No.)

5501 South Broadband Lane, Sioux Falls, South Dakota 57108

(Address of principal executive offices)(Zip Code)

Registrant's telephone number, including area code: **(605) 782-1767**

Not Applicable

Former name or former address, if changed since last report

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation 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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Item 7.01. Regulation FD Disclosure.

J. Tyler Haahr, the Chairman, President and Chief Executive Officer of the Registrant is scheduled to make various individual investor presentations on August 21, 2013 as well as an investor presentation in connection with the Raymond James U.S. Bank Conference on August 22, 2013 in Chicago, Illinois. A copy of the presentation materials is being furnished as an exhibit to this Report on Form 8-K and is incorporated by reference into this Item 7.01.

The information furnished pursuant to this Item 7.01, including Exhibit 99.1, shall not be deemed “filed” for purposes of Section 18 of the Securities Exchange Act of 1934 (the “Exchange Act”) or otherwise subject to the liabilities under that Section and shall not be deemed to be incorporated by reference into any filing of the Company under the Securities Act of 1933 or the Exchange Act.

Item 9.01. Financial Statements and Exhibits.

(d) Exhibits

The following exhibit is furnished as part of this Report on Form 8-K.

[99.1](#) . Presentation materials to be used in connection with the Raymond James U.S. Bank Conference on August 22, 2013.

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 hereunto duly authorized.

META FINANCIAL GROUP, INC.

By: /s/ David W Leedom

David W. Leedom

Executive Vice President, Secretary, Treasurer,
and Chief Financial Officer

Date: August 20, 2013



Raymond James
U.S. Bank Conference
August 2013

Forward Looking Statements



Corporate Profile: Meta Financial Group, Inc.[®], ("Meta Financial" or the "Company") and its wholly-owned subsidiary, MetaBank[™] (the "Bank" or "MetaBank"), may from time to time make written or oral "forward-looking statements," including statements contained in its filings with the Securities and Exchange Commission ("SEC"), in its reports to stockholders, and in other communications by the Company, which are made in good faith by the Company pursuant to the "safe harbor" provision of the Private Securities Litigation Reform Act of 1995.

You can identify forward-looking statements by words such as "may," "hope," "will," "should," "expect," "plan," "anticipate," "intend," "believe," "estimate," "predict," "potential," "continue," "could," "future" or the negative of those terms or other words of similar meaning. You should read statements that contain these words carefully because they discuss our future expectations or state other "forward-looking" information. These forward-looking statements include statements with respect to the Company's beliefs, expectations, estimates, and intentions that are subject to significant risks and uncertainties, and are subject to change based on various factors, some of which are beyond the Company's control. Such statements address, among others, the following subjects: future operating results; customer retention; loan and other product demand; important components of the Company's balance sheet and income statements; growth and expansion; new products and services, such as those offered by the Bank or Meta Payment Systems[®] ("MPS"), a division of the Bank; credit quality and adequacy of reserves; technology; and the Company's employees. The following factors, among others, could cause the Company's financial performance to differ materially from the expectations, estimates, and intentions expressed in such forward-looking statements: the strength of the United States economy in general and the strength of the local economies in which the Company conducts operations; the effects of, and changes in, trade, monetary, and fiscal policies and laws, including interest rate policies of the Board of Governors of the Federal Reserve System (the "Federal Reserve"), as well as efforts of the United States Treasury in conjunction with bank regulatory agencies to stimulate the economy and protect the financial system; inflation, interest rate, market, and monetary fluctuations; the timely development of and acceptance of new products and services offered by the Company as well as risks (including reputational and litigation) attendant thereto and the perceived overall value of these products and services by users; the risk of dealing with or utilizing third parties; the scope of restrictions and compliance requirements imposed by the supervisory directives and/or the Consent Orders entered into by the Company and the Bank with the Office of Thrift Supervision (the functions of which were transferred to the Office of the Comptroller of the Currency ("OCC") and the Federal Reserve) and any other such regulatory actions which may be initiated; the impact of changes in financial services' laws and regulations, including but not limited to our relationship with our regulators, the OCC and the Federal Reserve; technological changes, including, but not limited to, the protection of electronic files or databases; acquisitions; litigation risk in general, including, but not limited to, those risks involving the MPS division; the growth of the Company's business, as well as expenses related thereto; changes in consumer spending and saving habits; and the success of the Company at managing and collecting assets of borrowers in default.

The foregoing list of factors is not exclusive. Additional discussions of factors affecting the Company's business and prospects are contained in the Company's periodic filings with the SEC. The Company expressly disclaims any intent or obligation to update any forward-looking statement, whether written or oral, that may be made from time to time by or on behalf of the Company or its subsidiaries.

Other important information about the Company is available at <http://www.metafinancialgroup.com>.



J. Tyler Haahr

Chairman, President and Chief Executive Officer, Meta Financial Group

Tyler Haahr has been with Meta Financial Group since March 1997. Previously he was a partner with the law firm of Lewis and Roca LLP, Phoenix, Arizona. Tyler received his B.S. degree with honors at the University of South Dakota in Vermillion, SD. He graduated with honors from the Georgetown University Law Center, Washington, D.C.



Brad C. Hanson

President, Meta Payment Systems and EVP, Meta Financial Group and MetaBank

Brad Hanson founded Meta Payment Systems in May 2004. He has more than 20 years of experience in financial services, including numerous banking, card industry and technology-related capacities. During his career Brad has played a significant role in the development of the prepaid card industry. Brad graduated from the University of South Dakota in Vermillion, SD with a degree in Economics.

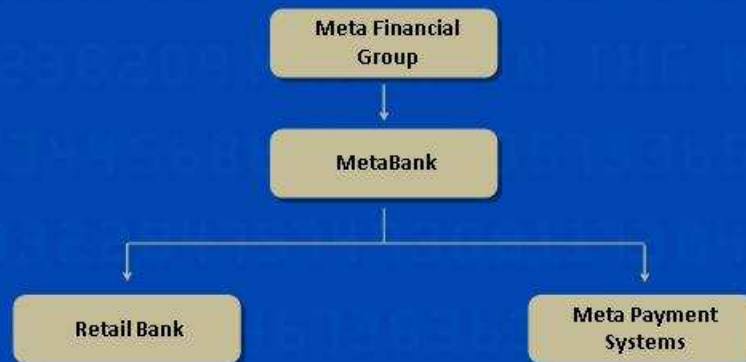


David W. Leedom

Chief Financial Officer, Meta Financial Group and MetaBank

Dave Leedom joined Meta Payment Systems in January 2007 and assumed the CFO responsibilities for Meta Financial Group and MetaBank in October 2007. Dave is a certified public accountant (CPA) with more than 35 years of professional experience, including 28 years in the financial services industry. During this time Dave worked at Coopers & Lybrand (PricewaterhouseCoopers) and Citibank. Dave received a B.S. of Business Administration in Accounting degree from the University of Iowa.

Who we are ...



Assets ■ \$341 M

■ \$1,318 M

**Strong
Economy
and Local
Markets**

- Iowa
- South Dakota

- NetSpend
- Money Network
- Blackhawk

**Solid
Partners**

Who we are ...

➔ **Meta Financial Group** (NASDAQ: CASH)

- ⇒ Added to Russell 2000 Index in June 2013
- ⇒ Top 5 in ABA Banking Journal's annual Performance Ranking for \$1B-\$10B banks
- ⇒ Sandler O'Neill's Small-Cap All Star list
- ⇒ Unique cost of funds advantage of 0.17% at 06/30/13 (MetaBank)

➔ **Retail Bank**

- ⇒ Solid community bank
- ⇒ Strong local economy
- ⇒ 11 branch locations in Iowa and South Dakota

➔ **Meta Payment Systems (MPS)**

- ⇒ Dynamic payment systems division
- ⇒ Top prepaid card issuer in US
- ⇒ Strong deposit growth
- ⇒ Nationally focused

Strategic Direction

-
- ➡ Grow MPS Division
 - ⇒ Scalable operating infrastructure
 - ⇒ Leverage low/no cost funds
 - ⇒ Diverse product set: reloadable, payroll, gift, incentive and travel
 - ⇒ MPS “financial inclusion” programs for unbanked, underbanked
 - ➡ Exercise “Early Adopter” advantage in regulatory compliance
 - ➡ Ensure strong credit, investment quality
 - ➡ Emphasize asset diversification, yield enhancement
 - ➡ New product initiatives - payments, deposits and credit (e.g. MyTurn)



Compliance and Oversight Systems

- ➔ Early adopter of sophisticated compliance systems
- ➔ Investments in program design, training and technology
 - ⇒ Implemented enhanced BSA/AML technology
 - ⇒ Enhanced infrastructure will support growth with moderating expenses
- ➔ High competitive barriers to entry
 - ⇒ Expertise, Capital, Compliance
 - ⇒ Operational infrastructure
 - ⇒ High start-up costs
- ➔ Substantial progress with OCC

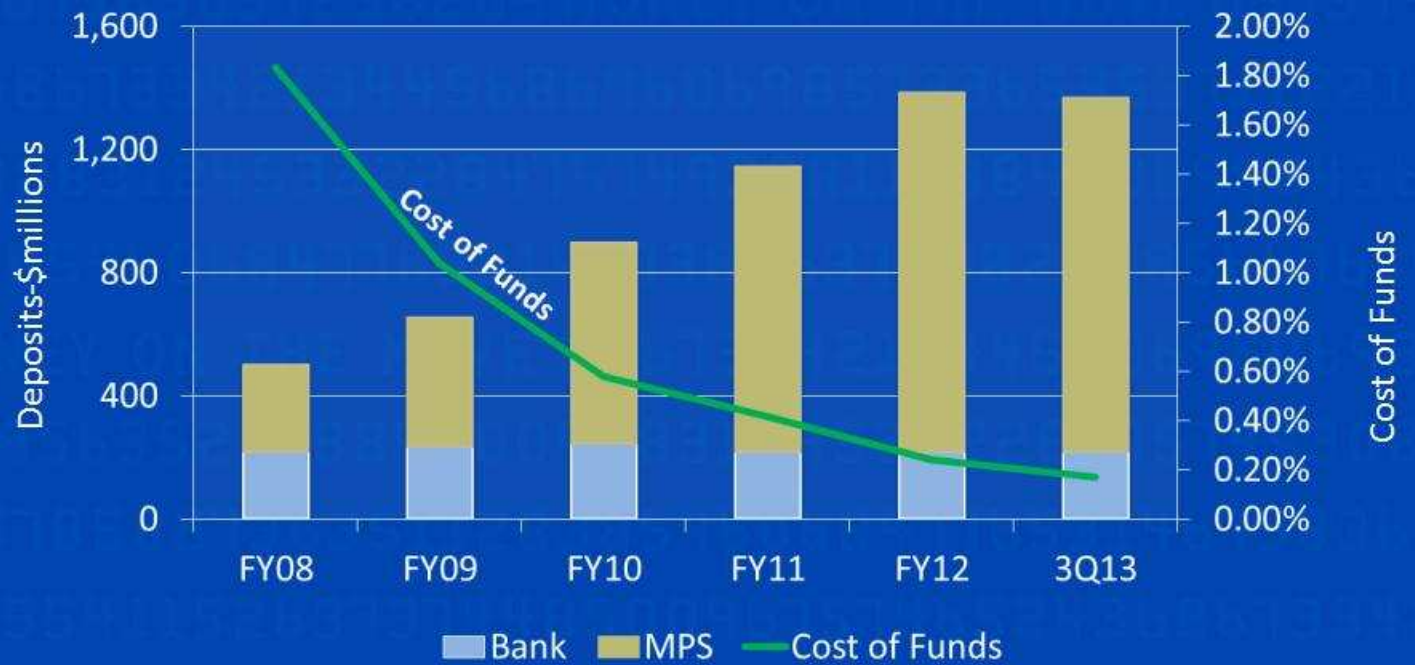


Growing our business

- ➔ Capitalizing on synergies: community banking, MPS
 - ⇒ MPS provides MFG over \$1.1 billion in no-cost funds
 - ⇒ High growth industry segment
 - ⇒ Material benefits as interest rates normalize
- ➔ Leveraging MPS leadership in prepaid card segment
 - ⇒ High growth industry
 - ⇒ Meta sponsors 70% of U.S. “white label” ATMs
 - ⇒ Emergent leader in “virtual cards” for electronic settlements
 - ⇒ 33 patents with over a dozen pending



Total Deposits



Fiscal Year End September 30

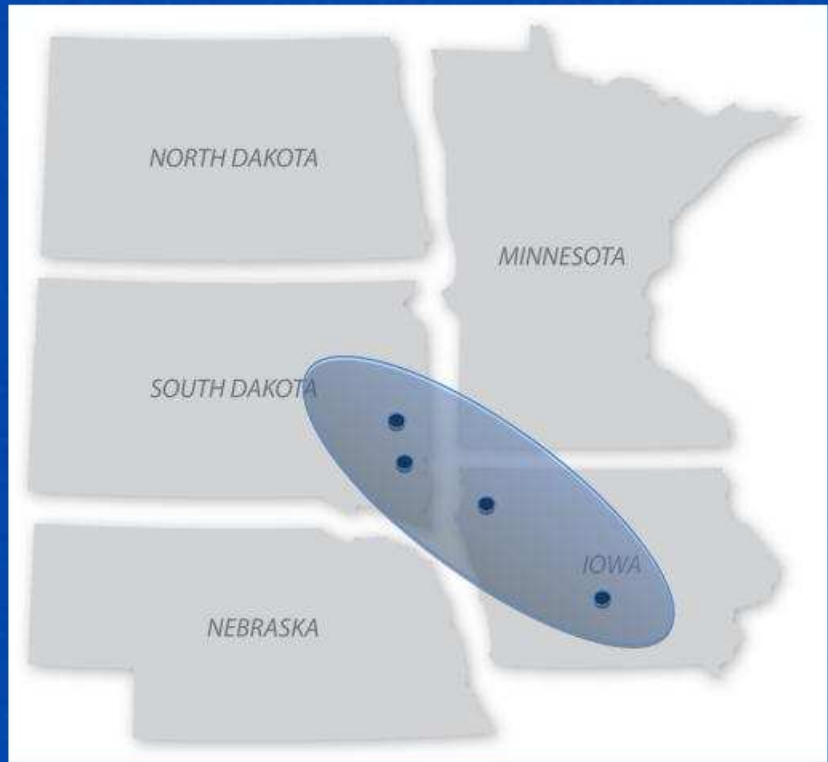
Retail Bank

- ➔ Successful regional enterprise
 - ⇒ Over a half-century in business
 - ⇒ 11 locations in Iowa and S. Dakota
 - ⇒ Stable, profitable operations
 - ⇒ Strong, loyal customer base
- ➔ Diverse customer base
 - ⇒ Attractive combination of retail, commercial and agricultural
- ➔ Expect loan growth to increase going forward
- ➔ Very strong credit quality



Where MetaBank is located

- ➡ Brookings
- ➡ Sioux Falls
- ➡ Storm Lake
- ➡ Des Moines



Financial Highlights

- ➔ Net Income
 - ⇒ \$3.7 million in third quarter of fiscal 2013, +53% over prior year
- ➔ Strong earnings profile
 - ⇒ ROAA of 0.77% and ROAE of 9.09% for third quarter 2013
- ➔ Strong and improving asset quality
 - ⇒ NPAs markedly lower than peer group
- ➔ Increased franchise value
 - ⇒ Compliance and risk management initiatives
- ➔ Capital management
 - ⇒ Capital raise supports growth opportunities



Interest Rate Risk Management

- ➔ Positively leveraged for higher rate environment
- ➔ OCI overly volatile relative to peers as current rules do not capture true value of the balance sheet
 - ⇒ Meta mark includes ~80% of assets vs. typical “peer” at 20%
 - ⇒ Unrecognized value of zero cost deposits
- ➔ Expect securities portfolio yield to increase 40 to 70 bps given current interest rate environment
- ➔ Additional reinvestment opportunity in up environment
 - ⇒ \$12MM to \$15MM per month in MBS run-off
 - ⇒ New deposits generated by MPS business

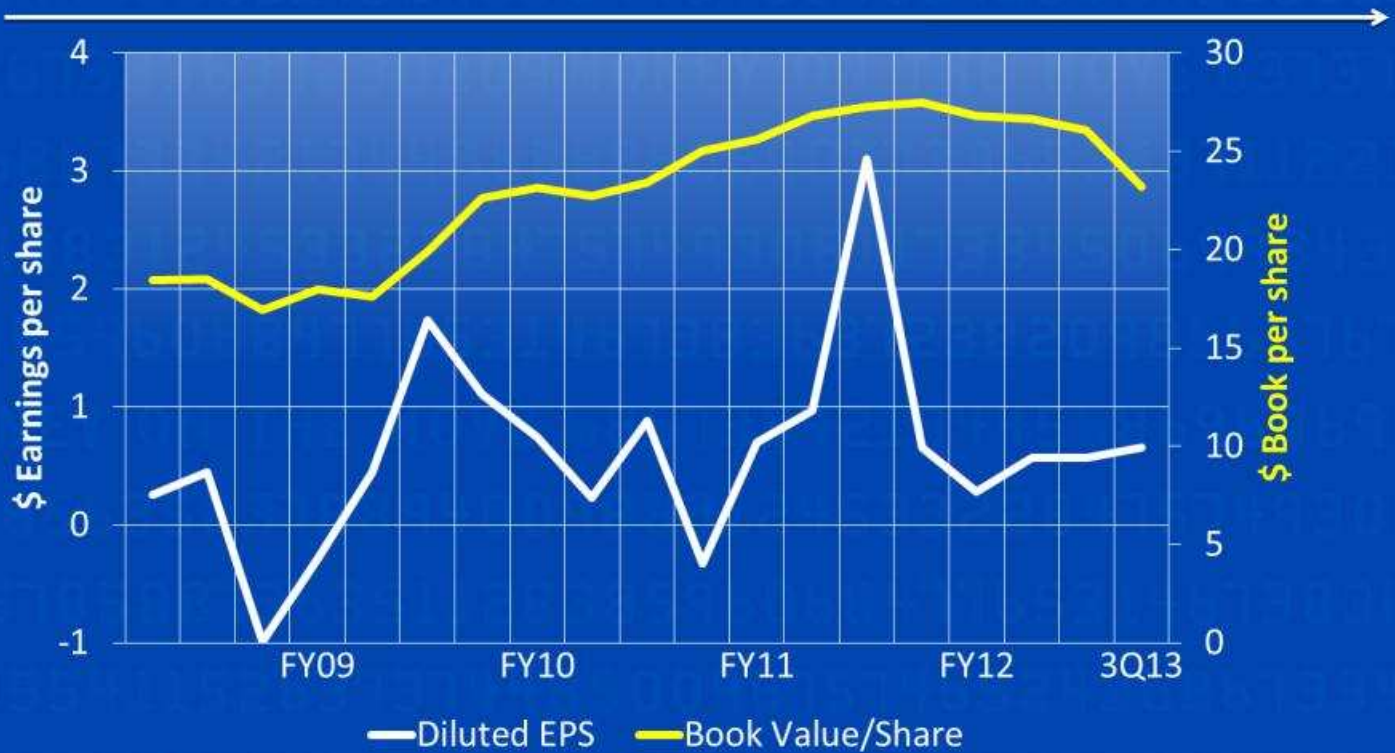


Capital Management

- ➡ Successfully raised \$61.0 million in new capital
 - ⇒ \$13.2 million in May 2012 - private placement
 - ⇒ \$34.2 million in September 2012 - private placement
 - ⇒ \$13.6 million in July-August 2013 - ATM offering
 - ⇒ Investors include existing and new shareholders, and strategic partners
- ➡ Maintain strong capital ratios
 - ⇒ Common Equity Tier 1 capital at least 8%
 - ⇒ Risk-Based over 20%
- ➡ Support growth and potential acquisition opportunities



Earnings power while Growing equity



Fiscal year end: September 30

Balance Sheet (\$000s)



	Sep08	Sep09	Sep10	Sep11	Sep12	Jun13*
Cash And Cash Equivalents	15,088	47,778	94,248	132,149	106,067	62,211
Investments and MBS	218,189	345,574	511,011	615,320	998,826	1,248,482
Loans Receivable Net	425,633	395,065	369,563	314,484	329,689	335,936
Other Assets	110,585	93,409	64,037	64,825	61,412	86,578
Assets	769,495	881,826	1,038,859	1,126,778	1,495,994	1,733,207
Liabilities	721,392	835,374	968,144	1,047,699	1,387,222	1,586,207
Shareholders' Equity	48,103	46,452	70,715	79,079	108,772	147,000
Liabilities and Equity	769,495	881,826	1,038,859	1,126,778	1,495,994	1,733,207

*Does not include Jul-Aug13 capital raise

- Quarter Average
- Fiscal Year End September 30

Income Statement (\$000s)



Meta Financial Group	2009	2010	2011	2012	3Q13*	3Q12*
Net Interest Income After Provision	9,106	17,299	34,034	32,685	9,159	8,142
Total Non Interest Income	79,969	97,444	57,491	69,574	13,559	13,706
Compensation and Benefits	32,743	32,529	30,467	31,104	8,524	8,236
Card Processing Expense	33,540	38,242	23,286	17,373	3,480	3,672
All Other Expense	24,798	24,159	29,509	26,986	6,020	6,163
Net Income (Loss) Before Taxes	(2,006)	19,813	8,263	26,796	4,694	3,777
Income Tax Expense (Benefit)	(543)	7,420	3,623	9,682	1,022	1,390
Net Income (Loss)	(1,463)	12,393	4,640	17,114	3,672	2,387

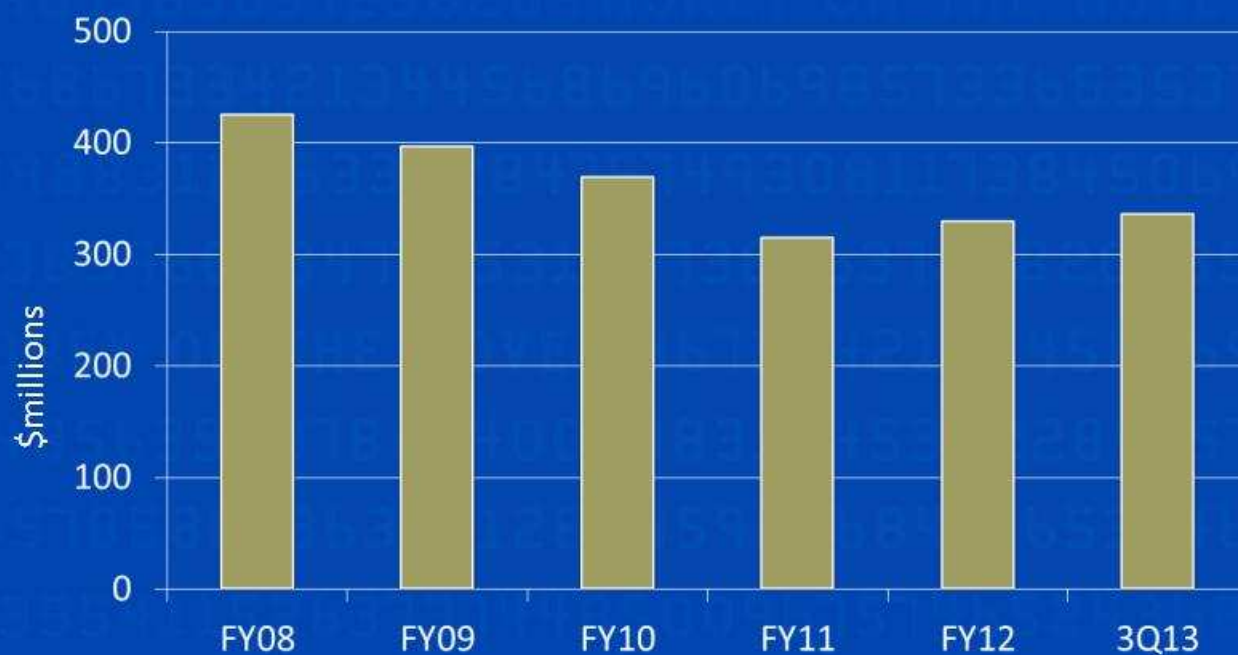
*Quarter End June 30

Total Assets



- Quarter Average
- Fiscal Year End September 30

Total Net Loans



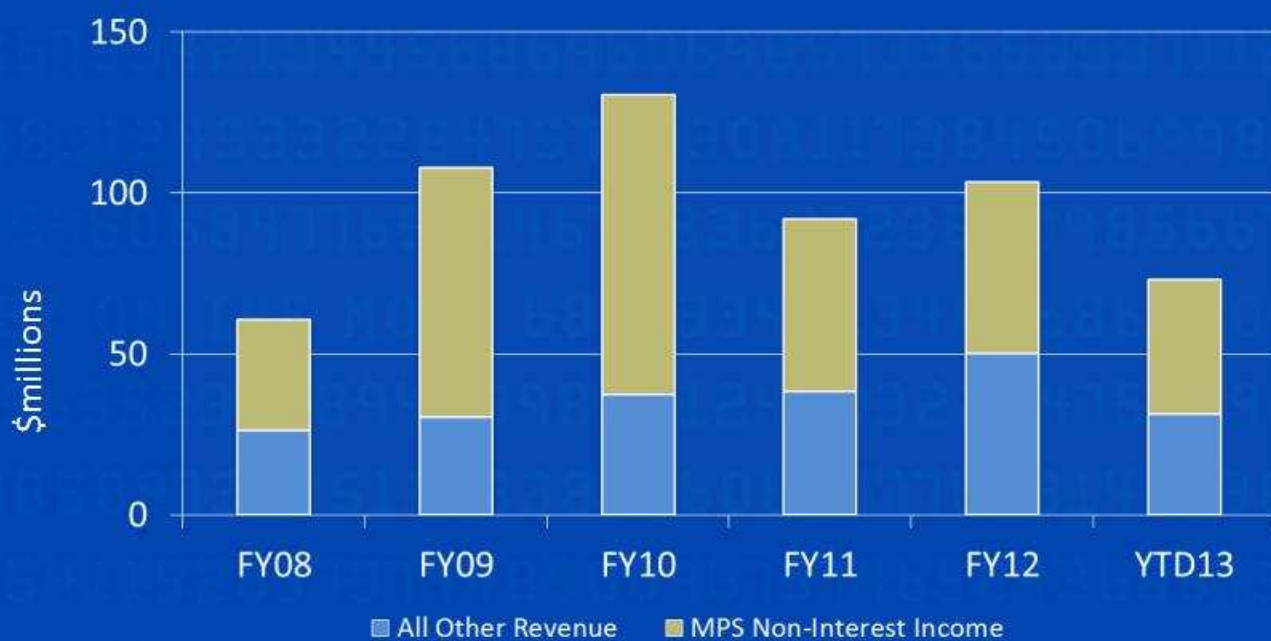
- Quarter Average
- Fiscal Year End September 30

Non-Performing Assets



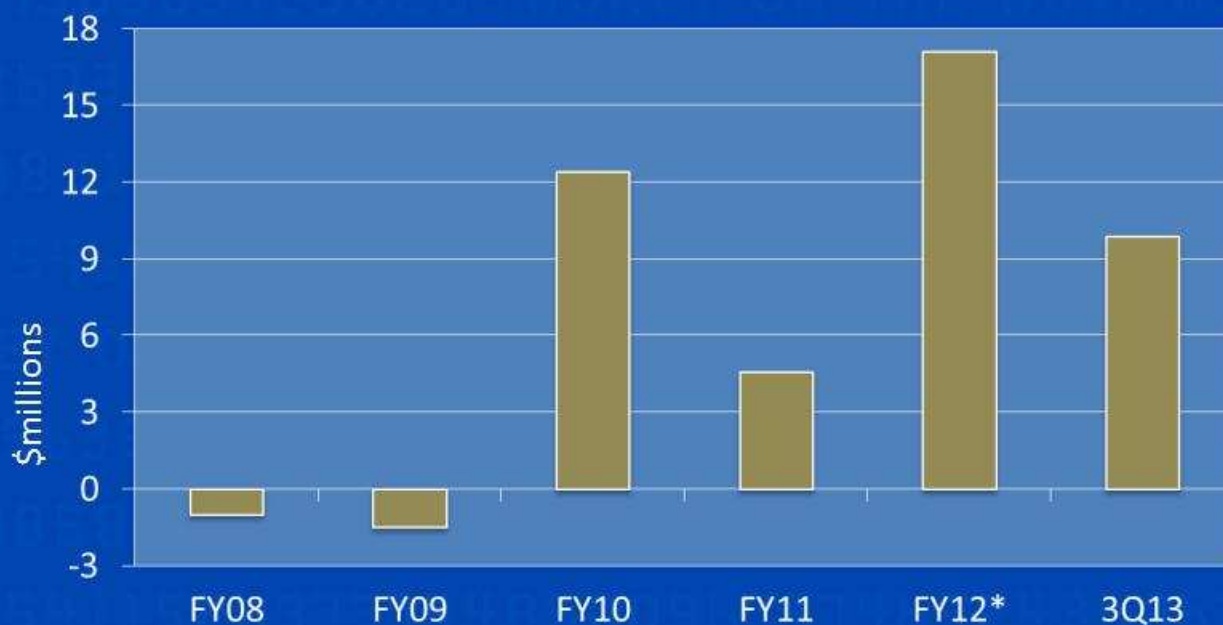
Fiscal Year End September 30

Total Revenue



Fiscal Year End September 30

Total Net Income (Loss)



* \$11.4M gain on sale of GNMA securities

Fiscal Year End September 30

Meta Value Proposition

-
- ➡ Leading issuer of prepaid debit cards
 - ⇒ Springboard into other products and services
 - ➡ Strong capital position
 - ⇒ Capacity to fund significant growth objectives
 - ➡ Steady dividend policy
 - ➡ Potential for sharp upward trend in earnings
 - ⇒ Normalized interest rates and asset diversification
 - ⇒ ~85% of deposits are no-cost





NASDAQ: CASH