

Environmental, Social and Governance Sub-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”) Sub-committee, which shall be a Sub-committee of the Board’s Corporate Governance and Nominating Committee. The Charter addresses the following: Authority and Purpose, Responsibilities, Membership and Meetings and Review Schedule.

1.0 Authority and Purpose

The purpose of this ESG Sub-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 Sub-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 Responsibilities

In furtherance of its purpose, the ESG Sub-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 Sub-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 Sub-committee as may from time to time be designated by the Board.

3.0 Membership and Meetings

The ESG Sub-committee consists of a minimum of three members that are directors and members of the Corporate Governance and Nominating Committee and meets from time to time at least four times a year. Special meetings may be called in accordance with the Company's Bylaws or resolutions adopted by the Board. Sub-committee members are appointed by the Board on the recommendation of the Corporate Governance and Nominating Committee and may be replaced by the Board.

4.0 Review Schedule

The ESG Sub-committee shall reassess the adequacy of this Charter annually and submit any proposed changes to the Board for review and approval.