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): November 16, 2026

Dave Inc.

(Exact name of Registrant as Specified in Its Charter)

Delaware	**001-40161**	**86-1481509**
(State or Other Jurisdiction of Incorporation)	**(Commission File Number)**	**(IRS Employer Identification No.)**
1265 South Cochran Ave Los Angeles, California		**90019**
(Address of Principal Executive Offices)		**(Zip Code)**

Registrant's Telephone Number, Including Area Code: 844 857-3283

(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))

Securities registered pursuant to Section 12(b) of the Act:

Title of each class	Trading Symbol(s)	Name of each exchange on which registered
Class A common stock, par value $0.0001	DAVE	The Nasdaq Stock Market LLC
Redeemable warrants, each lot of 32 warrants exercisable for one share of Class A common stock, each at an exercise price of $368 per share	DAVEW	The Nasdaq Stock Market LLC

Indicate by check mark whether the registrant is an emerging growth company as defined in Rule 405 of the Securities Act of 1933 (§ 230.405 of this chapter) or Rule 12b-2 of the Securities Exchange Act of 1934 (§ 240.12b-2 of this chapter).

Emerging growth company ☐

If an emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new or revised financial accounting standards provided pursuant to Section 13(a) of the Exchange Act. ☐

Item 8.01 Other Events.

On November 16, 2026, Dave Inc. (the "Company") announced that it has filed an application with the Office of the Comptroller of the Currency (the "OCC") and the Federal Deposit Insurance Corporation (the "FDIC") to establish Dave Bank, N.A. (the "Bank"), a proposed full-service national bank. In connection with the application, the Company intends to apply to the Board of Governors of the Federal Reserve System to become a bank holding company and to elect to be treated as a financial holding company. If approved, the Bank would be formed as a wholly-owned subsidiary of the Company. The Company does not expect to raise additional capital to fund the initial capitalization of the Bank. Pending receipt of the required regulatory approvals and the opening of the Bank, the Company will continue to serve its members through its existing bank partnerships.

The Company also announced that it has appointed Anthony Sharett as Chief Banking Officer of the Company and proposed President of the Bank.

The establishment of the Bank is subject to the receipt of approvals from the OCC, the FDIC and the Board of Governors of the Federal Reserve System, and there can be no assurance that such approvals will be obtained on the anticipated timeline, on the terms proposed or at all.

A copy of the press release announcing the foregoing is filed as Exhibit 99.1 to this Current Report on Form 8-K and is incorporated herein by reference.

Item 9.01 Financial Statements and Exhibits.

(d) Exhibits.

Exhibit No.	Description
99.1	Press Release dated November 16, 2026
104	Cover Page Interactive Data File (formatted as inline XBRL)

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.

Dave Inc.

Date: November 16, 2026

By: /s/ Kyle Beilman
Name: Kyle Beilman
Title: Chief Financial Officer and Chief Operating Officer

Exhibit 99.1

Dave Files Application to Establish Dave Bank, N.A.

Proposed full-service national bank charter would allow Dave to offer deposit and credit products directly to members

Dave has hired Anthony Sharett as Chief Banking Officer and proposed President of Dave Bank, N.A.

LOS ANGELES, CA – November 16, 2026 – Dave Inc. ("Dave" or the "Company") (Nasdaq: DAVE), one of the nation's leading neobanks, today announced it has filed an application with the Office of the Comptroller of the Currency ("OCC") and the Federal Deposit Insurance Corporation ("FDIC") to establish an insured national bank, Dave Bank, N.A.

A full-service national bank charter would enable Dave to provide consumer deposit and credit products under direct OCC supervision. If approved, Dave Bank, N.A. will offer FDIC-insured consumer deposit accounts, including Dave Checking and Dave Goals, short-term liquidity through ExtraCash, as well as credit through Dave Flex and other proposed bank products.

"Dave has built a profitable, credit-disciplined business with a track record of helping consumers," said Jason Wilk, Founder and CEO of Dave. "This is the natural next step in our mission to level the financial playing field for everyday Americans. We're grateful to Coastal Community Bank for its strong partnership and we will continue to work closely with them to serve our members as we pursue this next chapter."

Dave has appointed Anthony Sharett as Chief Banking Officer of Dave and proposed President of Dave Bank, N.A. Mr. Sharett brings deep experience leading regulated financial services institutions, including most recently as President of Pathward Financial Corporation and Pathward, N.A., an OCC-chartered bank.

"Applying for a national bank charter reflects Dave's commitment to operating under federal oversight standards," said Mr. Sharett. "I am excited to work with the Dave team to serve everyday Americans responsibly. We look forward to engaging with regulators on our application."

This filing begins the formal application process. As part of the process, Dave intends to apply to the Board of Governors of the Federal Reserve System to become a bank holding company and to elect to be treated as a financial holding company, and, if approved, Dave Bank, N.A. would be formed as a wholly-owned subsidiary of Dave. Dave does not expect to raise additional capital to fund the initial capitalization of Dave Bank, N.A. At this time, there is no change for Dave members, who will continue to be served through the Company's existing bank partnerships.

About Dave
Dave (Nasdaq: DAVE) is a U.S. neobank pioneering innovative credit products for everyday Americans. For more information about the Company, visit: www.dave.com. For investor information and updates, visit: investors.dave.com and follow @davebanking on X.

Forward-Looking Statements

This press release includes forward-looking statements within the meaning of the "safe harbor" provisions of the U.S. Private Securities Litigation Reform Act of 1995. These statements may be identified by words such as "anticipates," "believes," "can," "continue," "could," "estimates," "expects," "forecast," "goal," "grow," "guidance," "intends," "may," "might," "objective," "on track," "opportunity," "outlook," "plans," "position," "potential," "predicts," "projects," "remains," "seeks," "should," "targets," "well-positioned," "will," "would," or the negative of such terms, or other comparable terminology and include, among other things, statements regarding the application to establish Dave Bank, N.A., the timing and likelihood of regulatory approval, Dave's plans to submit an application to the Board of Governors of the Federal Reserve System, the anticipated benefits of a national bank charter, the planned products, funding, operations and leadership of Dave Bank, N.A., and the quotations of our Chief Executive Officer and Chief Banking Officer relating to the foregoing and other statements about future events. Such forward-looking statements are not guarantees of future performance and are subject to risks and uncertainties, which could cause actual results to differ materially from the forward-looking statements contained herein due to many factors, including, but not limited to: the possibility that the national bank charter and deposit insurance applications, or other expected applications related to these applications, may not be approved on time or at all; Dave's ability to achieve the anticipated benefits of a national bank charter; the ability of Dave to compete in its highly competitive industry; the ability of Dave to keep pace with the rapid technological and AI-related developments in its industry and the larger financial services industry; the ability of Dave to manage risks associated with providing ExtraCash; the ability of Dave to retain its current customers, acquire new customers (collectively, "Members") and sell additional functionality and services to its Members; the ability of Dave to successfully launch new products and services; the ability of Dave to protect intellectual property and trade secrets; the ability of Dave to maintain the integrity of its confidential information and information systems or comply with applicable privacy and data security requirements and regulations; the reliance by Dave on two bank partners; the ability of Dave to maintain or secure current and future key banking relationships and other third-party service providers, including its ability to comply with applicable requirements of such third parties; the ability of Dave to comply with extensive and evolving laws and regulations applicable to its business; changes in applicable laws or regulations and extensive and evolving government regulations that impact operations and business; the ability to attract or maintain a qualified workforce; the level of product service failures that could lead Members to use competitors' services; investigations, claims, disputes, enforcement actions, arbitration, litigation and/or other regulatory or legal proceedings, including the Department of Justice's lawsuit against Dave; the possibility that Dave may be adversely affected by other macroeconomic factors, including regulatory uncertainty, fluctuating interest rates, inflation, tariffs, unemployment rates, consumer sentiment, market volatility and business, and/or competitive factors; and other risks and uncertainties discussed in Dave's Annual Report on Form 10-K filed with the Securities and Exchange Commission (the "SEC") on March 2, 2026 and any subsequent Quarterly Reports on Form 10-Q under the heading "Risk Factors," filed with the SEC and other reports and documents Dave files from time to time with the SEC. Any forward-looking statements speak only as of the date on which they are made, and Dave undertakes no obligation to update any forward-looking statement to reflect events or circumstances after the date of this press release, except as required by law.

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