

☐ Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).

☐ Check this box to indicate that a transaction was made pursuant to a contract, instruction or written plan for the purchase or sale of equity securities of the issuer that is intended to satisfy the affirmative defense conditions of Rule 10b5-1(c). See Instruction 10.

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934 or Section 30(h) of the Investment Company Act of 1940

OMB APPROVAL	
OMB Number:	3235-0287
Estimated average burden hours per response:	0.5

1. Name and Address of Reporting Person* <u>Gardner Jason M.</u> (Last) (First) (Middle) <u>180 GRAND AVENUE</u> <u>6TH FLOOR</u> (Street) <u>OAKLAND</u> <u>CA</u> <u>94612</u> (City) (State) (Zip)	2. Issuer Name and Ticker or Trading Symbol <u>Marqeta, Inc.</u> [<u>MQ</u>] Foreign Trading Symbol	5. Relationship of Reporting Person(s) to Issuer (Check all applicable) ☒ Director ☒ 10% Owner Officer (give title below) Other (specify below)
	3. Date of Earliest Transaction (Month/Day/Year) <u>08/19/2026</u>	
	4. If Amendment, Date of Original Filed (Month/Day/Year)	

Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned

1. Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transaction Code (Instr. 8)		4. Securities Acquired (A) or Disposed Of (D) (Instr. 3, 4 and 5)			5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Beneficial Ownership (Instr. 4)
			Code	V	Amount	(A) or (D)	Price			

Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transaction Code (Instr. 8)		5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)		6. Date Exercisable and Expiration Date (Month/Day/Year)		7. Title and Amount of Securities Underlying Derivative Security (Instr. 3 and 4)		8. Price of Derivative Security (Instr. 5)	9. Number of derivative Securities Beneficially Owned Following Reported Transaction(s) (Instr. 4)	10. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	11. Nature of Indirect Beneficial Ownership (Instr. 4)
				Code	V	(A)	(D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares				
Class B Common Stock	(I)	08/19/2026		G			310,148	(I)	(I)	Class A Common Stock	310,148	\$0	181,986	I	See Footnote ⁽²⁾
Class B Common Stock	(I)	08/19/2026		G			310,148	(I)	(I)	Class A Common Stock	310,148	\$0	181,986	I	See Footnote ⁽³⁾
Class B Common Stock	(I)	08/19/2026		G		310,148		(I)	(I)	Class A Common Stock	310,148	\$0	310,148	D	
Class B Common Stock	(I)	08/19/2026		G		310,148		(I)	(I)	Class A Common Stock	310,148	\$0	310,148	I	See Footnote ⁽⁴⁾
Class B Common Stock	(I)							(I)	(I)	Class A Common Stock	4,856,369		4,856,369	I	See Footnote ⁽⁵⁾
Class B Common Stock	(I)							(I)	(I)	Class A Common Stock	1,920,000		1,920,000	I	See Footnote ⁽⁶⁾

Explanation of Responses:

1. Each share of Class B Common Stock is convertible into one share of Class A Common Stock at the option of the holder and upon the occurrence of other events set forth in the Issuer's Certificate of Incorporation.
2. The shares are held directly by the Jason Gardner 2025 GRAT dated May 14, 2025 for which the Reporting Person is a trustee.
3. The shares are held directly by the Jocelyne Gardner 2025 GRAT dated May 14, 2025 for which the Reporting Person is a trustee.
4. The shares are held by the spouse of the Reporting Person.
5. The shares are held directly by The Gardner 2008 Living Trust dated March 22, 2008 for which the Reporting Person and his spouse are trustees.
6. The shares are held of record by trusts for the benefit of the Reporting Person's children and of which the trustee is an independent institution. The Reporting Person disclaims beneficial ownership of the shares held in the trusts for the benefit of the Reporting Person's children.

Remarks:

/s/ Tracy Foard, Attorney-in-Fact 08/21/2026

** Signature of Reporting Person Date

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

* If the form is filed by more than one reporting person, see Instruction 4 (b)(v).

** Intentional misstatements or omissions of facts constitute Federal Criminal Violations See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, see Instruction 6 for procedure.

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB Number.