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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):

December 10, 2007

**CIB Marine Bancshares, Inc.**

(Exact name of registrant as specified in its charter)

Wisconsin

000-24149

37-1203599

(State or other jurisdiction  
of incorporation)

(Commission  
File Number)

(I.R.S. Employer  
Identification No.)

N27 W24025 Paul Court, Pewaukee,  
Wisconsin

53072

(Address of principal executive offices)

(Zip Code)

Registrant's telephone number, including area code:

262-695-6010

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.**

The registrant issued a shareholder letter on December 10, 2007, a copy of which is furnished herewith as Exhibit 99.1 to this Current Report on Form 8-K.

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## 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.

CIB Marine Bancshares, Inc.

*December 10, 2007*

By: */s/ John P. Hickey, Jr.*

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*Name: John P. Hickey, Jr.*

*Title: President and CEO*

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## Exhibit Index

<u>Exhibit No.</u>	<u>Description</u>
99.1	Shareholder Letter issued December 10, 2007

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December 10, 2007

Dear Shareholder,

Last month, CIB Marine achieved a significant milestone with the filing of the 2006 Form 10-K. We are working steadfastly to complete our quarterly reports on Form 10-Q for the third quarter ended September 30, 2007, and the quarters ended March 31, June 30, and September 30, 2007. We anticipate that these reports, and the audit of our financial statements for the year ended December 31, 2007, will be completed and filed late in the first quarter 2008. At that time, we will be current with our filings required by the Securities & Exchange Commission (SEC).

In previous communications, we advised you that upon the filing of the 2006 Form 10-K, we would hold the annual meeting of shareholders in early 2008. Given the timeline illustrated above, we have decided to hold the annual meeting of shareholders in April or May of 2008.

We share your frustration over the continued delay of our annual shareholder meeting. However, by holding the annual meeting after we file the 2007 financial statements, we will be able to present full year information for 2007, and present more detailed financial information than we would be able to present if we met earlier in the year. As a shareholder, you are entitled to a candid discussion about our strategies and future plans for the company, and we believe that this discussion would be more productive with the 2007 audit in hand.

In addition to our SEC filings, we continue to work on programs to reduce the interest expenses of our Trust Preferred Securities and overhead expenses, and recruit commercial bankers to increase top-line revenue. I can assure you that we are exploring every option to increase the value of our stock.

We will continue to provide information regarding the status of your company, including updates regarding the annual meeting once the date and location are selected.

We wish you and your families a happy and healthy holiday season.

Sincerely,

John P. Hickey, Jr.  
President and CEO

*This letter contains forward-looking information. Actual results could differ materially from those indicated by such information. Information regarding risk factors and other cautionary information is available in Item 1A. of CIB Marine's Annual Report on Form 10-K for the period ended December 31, 2006.*