

UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
WASHINGTON, DC 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): May 21, 2004

CIB MARINE BANCSHARES, INC.  
(Exact Name of Registrant as Specified in Its Charter)

WISCONSIN  
(State or Other Jurisdiction of Incorporation)

000-24149  
(Commission File Number)

37-1203599  
(IRS Employer Identification No.)

N27 W24025 PAUL COURT, PEWAUKEE, WISCONSIN  
(Address of Principal Executive Offices)

53072  
(Zip Code)

(262) 695-6010  
(Registrant's Telephone Number, Including Area Code)

Item 5. Other Events.

Incorporated by reference is a Notice to Shareholders issued by the registrant on May 21, 2004, filed concurrently herewith as Exhibit 99, announcing the date, time and place of a Shareholder Informational Meeting to be held for the purpose of discussing regulatory issues, strategic initiatives and other related matters.

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.

Dated: May 21, 2004

By: /s/ Donald J. Straka

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Donald J. Straka,  
Senior Vice President, Chief Legal  
Officer, Secretary

EXHIBIT INDEX

<u>Exhibit Number</u>	<u>Description of Exhibit</u>	<u>Location</u>
99	Letter to Shareholders dated May 21, 2004	Filed electronically herewith.

May 21, 2004

**Notice of Shareholder Informational Meeting**

Dear Shareholder,

On April 19, 2004, we informed you of our intent to hold a shareholder informational meeting during the latter part of June. We have scheduled this meeting for the purpose of discussing regulatory issues, strategic initiatives and other related matters at the date, time and location specified below:

**Date:** Thursday, June 24, 2004  
**Time:** 2:00 PM, central standard time  
**Location:** Holiday Inn  
500 Holiday Plaza Dr.  
Matteson, Illinois 60443

For more information about the Holiday Inn, including a map of its location and to make room reservations, please visit [www.holiday-inn.com/mattesonil](http://www.holiday-inn.com/mattesonil).

Attendance at the meeting will be limited to shareholders of record of CIB Marine Bancshares, Inc., with proof of identity required. To register to attend the meeting, please return the enclosed reply form in the envelope provided, or contact our Investor Relations department by telephone at (262) 695-6010, by email at [shareholderrelations@cibmarine.com](mailto:shareholderrelations@cibmarine.com) or by facsimile at (262) 695-6014.

Sincerely,

The Board of Directors