

**Federal Deposit Insurance Corporation  
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):

October 3, 2007

**CHOICE BANK**

(Exact name of registrant as specified in its charter)

**Wisconsin**

(State or other jurisdiction of  
incorporation or organization)

**36-4588704**

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

**2450 Witzel Ave., Oshkosh, Wisconsin 54904**

(Address of principal executive offices, including zip code)

**(920) 230-1300**

(Registrant's telephone number, including area code)

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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 (see General Instruction A.2. below):

- 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))
- Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

**ITEM 4. CHANGES IN REGISTRANT'S CERTIFYING ACCOUNTANT.**

- (a) Choice Bank ("Bank" or "Registrant") has formally decided to replace Clifton Gunderson LLP ("Clifton Gunderson") as its principal accountants. The Bank's board of directors determined on September 18, 2007 to dismiss Clifton Gunderson, with the dismissal to become effective after such time as the Bank had consulted with the Federal Deposit Insurance Corporation and its legal advisors. On September 27, 2007, and before the Bank notified Clifton Gunderson of its decision to change accountants, Clifton Gunderson notified Choice Bank that it was resigning as the Bank's auditor. On September 28, 2007, Clifton Gunderson provided a letter to the Bank and to the Federal Deposit Insurance Corporation confirming that the client-auditor relationship between the Bank and Clifton Gunderson had ceased. Subsequent to the September 28, 2007 letter from Clifton Gunderson to the Bank, the Bank notified Clifton Gunderson of the prior decision of its board of directors to dismiss Clifton Gunderson.

The reports of Clifton Gunderson on the Registrant's financial statements since inception contained neither an adverse opinion nor a disclaimer of opinion and were not qualified or modified as to uncertainty, audit scope or accounting principles.

In addition, since the Bank's inception, there have been no disagreements in connection with the audits of Clifton Gunderson on any matter of accounting principles or practices, financial statement disclosure, or auditing scope or procedure, which disagreements, if not resolved to the satisfaction of Clifton Gunderson, would have caused Clifton Gunderson to make reference thereto in their reports on the Registrant's financial statements for such years and/or interim periods.

Furthermore, there have been no reportable events as described in Item 304 of Regulation S-B since the Bank's inception. The Bank provided Clifton Gunderson with a copy of this report no later than the date that this report was filed with the Federal Deposit Insurance Corporation and has requested that Clifton Gunderson furnish the Bank with the letter described in Item 304(a)(3) of Regulation S-B. A copy of the letter from Clifton Gunderson to the Federal Deposit Insurance Corporation described in Item 304(a)(3) of Regulation S-B is filed as Exhibit 16.1 hereto.

**ITEM 7. FINANCIAL STATEMENTS AND EXHIBITS**

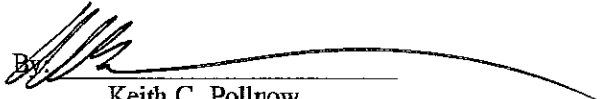
(c) Exhibits. The following exhibit is filed herewith:

16.1 Letter from Clifton Gunderson to the Federal Deposit Insurance Corporation, dated October 3, 2007, relating to the change in certifying accountants.

**SIGNATURE**

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.

Choice Bank

By:   
Keith C. Pollnow,  
President & Chief Executive Officer

## EXHIBIT INDEX

**Exhibit  
Number**

**Description**

- 16.1 Letter from Clifton Gunderson to the Federal Deposit Insurance Corporation, dated October 3, 2007, relating to the change in certifying accountants.



October 3, 2007

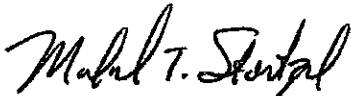
Federal Deposit Insurance Corporation  
550 17<sup>th</sup> Street, NW, Room F6043  
Washington, DC 20429

RE: Choice Bank

We read the statements that we understand Choice Bank will include under Item 4 of the Form 8-K report it will file regarding the recent change of auditors. We agree with such statements made regarding our firm.

Respectfully submitted,

CLIFTON GUNDERSON LLP



Michael T. Stoetzel, Partner

MTS:jrh

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