
**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): **May 1, 2009**

Southern Michigan Bancorp, Inc.
(Exact Name of Registrant as
Specified in its Charter)

Michigan
(State or Other Jurisdiction
of Incorporation)

000-49722
(Commission
File Number)

38-2407501
(IRS Employer
Identification No.)

51 West Pearl Street
Coldwater, MI
(Address of Principal Executive Offices)

49036
(Zip Code)

Registrant's telephone number, including area code: **(517) 279-5500**

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))
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Item 7.01 Regulation FD Disclosure.

Southern Michigan Bancorp, Inc. (“*Southern*”) will hold its annual meeting of shareholders on Thursday, May 14, 2009, at 4:00 p.m. local time. At the meeting, the shareholders will (1) vote on the election of five directors and (2) transact any other business that may properly come before the meeting.

Southern is making this meeting accessible to the public by telephone on a listen-only basis. Anyone interested in the meeting may access the meeting on a live basis by dialing toll-free (877) 873-8018 and entering 2593837# for the pass code. Southern will make available a slide presentation that will be presented at the annual meeting on its website, www.smb-t.com, at the time of the meeting and for ten days after the meeting.

Forward-Looking Statements

It is anticipated that some of the information presented at the annual meeting will contain forward-looking statements that are based on management’s beliefs, assumptions, current expectations, estimates and projections about the financial services industry, the economy, and Southern Michigan Bancorp, Inc. Management’s determination of the provision and allowance for loan losses and other accounting estimates, such as the carrying value of goodwill and mortgage servicing rights, involve judgments that are inherently forward-looking. Risk factors include, but are not limited to, the risk factors described in “Item 1A - Risk Factors” of Southern’s Annual Report on Form 10-K for the year ended December 31, 2008; the timing and level of asset growth; changes in banking laws and regulations; changes in tax laws; changes in prices, levies and assessments; the impact of technological advances and issues; governmental and regulatory policy changes; opportunities for acquisitions and the effective completion of acquisitions and integration of acquired entities; the possibility that anticipated cost savings and revenue enhancements from acquisitions, restructurings, reorganizations and bank consolidations may not be realized at amounts projected, at all or within expected time frames; the local and global effects of the ongoing war on terrorism and other military actions; and current uncertainties and fluctuations in the financial markets and stocks of financial services providers due to concerns about credit availability and concerns about the Michigan economy in particular. These and other factors are representative of the risk factors that may emerge and could cause a difference between an ultimate actual outcome and a preceding forward-looking statement. Southern undertakes no obligation to update or revise any forward-looking statements to reflect developments that occur or information obtained after the date of the annual meeting.

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.

Dated: May 1, 2009

SOUTHERN MICHIGAN BANCORP, INC.
(Registrant)

Danice L. Chartrand
Senior Vice President, Chief Financial
Officer, Secretary and Treasurer