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MACATAWA BANK CORP  
Form 13F-HR  
November 13, 2008

UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
Washington, D.C. 20549

Form 13F

Form 13F COVER PAGE

Report for the Calendar Year or Quarter Ended: September 30, 2008

Check here if Amendment [ ]; Amendment Number:  
This Amendment (Check only one.): [ ] is a restatement  
[ ] adds new holdings entries.

Institutional Investment Manager Filing this Report:

Name: Macatawa Bank Corporation  
Address: 10753 Macatawa Drive  
Holland, MI 49424

Form 13F File Number: 28-13033

The institutional investment manager filing this report and the person by whom it is signed hereby represent that the person signing the report is authorized to submit it, that all information contained herein is true, correct and complete, and that it is understood that all required items, statements, schedules, lists, and tables, are considered integral parts of this form.

Person Signing this Report on Behalf of the Reporting Manager:

Name: Nadine Terpstra  
Title: Vice President-Trust Operations Manager  
Phone: 616-233-3311

Signature, Place, and Date of Signing:

/s/ Nadine Terpstra    Holland, MI    11/13/08  
[Signature]    [City, State]    [Date]  
Nadine Terpstra

Report Type (Check only one.):

- 13F HOLDINGS REPORT. (Check here if all holdings of this reporting manager are reported in this report.)
- 13F NOTICE. (Check here if no holdings reported are in this report, and all holdings are reported by other reporting manager(s).)
- 13F COMBINATION REPORT. (Check here if a portion of the holdings for this reporting manager are reported in this report and a portion are reported by other reporting manager(s).)

FORM 13F SUMMARY PAGE

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Report Summary:

Number of Other Included Managers: 1

Form 13F Information Table Entry Total: 88

Form 13F Information Table Value Total: \$128,978  
(thousands)

List of Other Included Managers:

Provide a numbered list of the name(s) and Form 13F file number(s) of all institutional investment managers with respect to which this report is filed, other than the manager filing this report.

No.	Form 13F File #	Name
01	Not yet known	Macatawa Bank

### FORM 13F INFORMATION TABLE

Name of Issuer	Title of class	CUSIP	Value (x\$1000)	Shares/ Prn Amt	Sh/ Prn	Put/ Call	Invstmt Dcretn
APPLE INC	COM	037833100	603.00	5,307.00	SH		DEFINED
AUTODESK INC COM	COM	052769106	1,273.00	37,946.00	SH		DEFINED
BB&T CORP	COM	054937107	242.00	6,400.00	SH		DEFINED
BP AMOCO PLC SPONSORED ADR	FOR	055622104	524.00	10,445.00	SH		DEFINED
BANK OF AMERICA	COM	060505104	2,406.00	68,755.00	SH		DEFINED
BANK OF FLORIDA CORP COM	COM	062128103	215.00	26,000.00	SH		DEFINED
BERKSHIRE HATHAWAY INC CL B	COM	084670207	365.00	83.00	SH		DEFINED
BRISTOL MYERS SQUIBB CO	COM	110122108	234.00	11,234.00	SH		DEFINED
CASCADE BANCORP INC COM	COM	147154108	315.00	35,400.00	SH		DEFINED
CHEMICAL FINANCIAL CORP	COM	163731102	218.00	6,985.00	SH		DEFINED
CITIGROUP	COM	172967101	215.00	10,500.00	SH		DEFINED
COACH INC COM	COM	189754104	851.00	34,015.00	SH		DEFINED
COBIZ INC COM	COM	190897108	180.00	15,000.00	SH		DEFINED
COGNIZANT TECH SOLUTIONS CORP CL A	COM	192446102	1,429.00	62,600.00	SH		DEFINED
COOPERATIVE BANKSHARES INC COM	COM	216844100	115.00	21,393.00	SH		DEFINED
CRESCENT FINANCIAL CORP COM	COM	225744101	230.00	38,250.00	SH		DEFINED
DANAHER CORP	COM	235851102	1,721.00	24,810.00	SH		DEFINED
DEUTSCHE TELEKOM AG SPONSORED ADR	FOR	251566105	192.00	12,600.00	SH		DEFINED
ENERGY CONVERSN DEVICE COM	COM	292659109	361.00	6,190.00	SH		DEFINED
ENTERPRISE FINANCIAL SERVICES COM	COM	293712105	384.00	17,000.00	SH		DEFINED
FIRST CALIFORNIA FINANCIAL GROUP INC	COM	319395109	472.00	54,898.00	SH		DEFINED
FISERV INC	COM	337738108	3,215.00	67,940.00	SH		DEFINED
GENERAL ELECTRIC CO	COM	369604103	2,515.00	98,628.00	SH		DEFINED
GENTEX CORP	COM	371901109	363.00	25,401.00	SH		DEFINED

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HEINZ H J CO	COM	423074103	242.00	4,835.00	SH	DEFINED
HUNTINGTON BANCSHARES INC	COM	446150104	1,714.00	214,526.00	SH	DEFINED
JOHNSON & JOHNSON	COM	478160104	3,406.00	49,171.00	SH	DEFINED
KIMBERLY CLARK	COM	494368103	224.00	3,450.00	SH	DEFINED
KINDER MORGAN ENERGY UT LTD PA	COM	494550106	780.00	15,000.00	SH	DEFINED
LAKELAND FINL CORP COM	COM	511656100	450.00	20,500.00	SH	DEFINED
LOWES COS INC	COM	548661107	1,887.00	79,644.00	SH	DEFINED
MACATAWA BANK CORP	COM	554225102	11,999.00	1,716,555.00	SH	DEFINED
METAVANTE HOLDING CO COM	COM	591407101	331.00	17,166.00	SH	DEFINED
MORNINGSTAR INC	COM	617700109	1,772.00	31,944.00	SH	DEFINED
NATIONAL CITY CORP	COM	635405103	28.00	15,725.00	SH	DEFINED
PEPSICO INC	COM	713448108	1,415.00	31,380.00	SH	DEFINED
PFIZER INC	COM	717081103	11,177.00	606,135.00	SH	DEFINED
PHILIP MORRIS INTERNATIONAL INC	COM	718172109	2,344.00	48,735.00	SH	DEFINED
PREMIERWEST BANCORP COM	COM	740921101	291.00	36,000.00	SH	DEFINED
PROCTER & GAMBLE CO	COM	742718109	2,292.00	32,892.00	SH	DEFINED
PRIVATE BANCORP INC COM	COM	742962103	529.00	12,700.00	SH	DEFINED
PROGENICS PHARMACEUTICAL INC	COM	743187106	200.00	15,000.00	SH	DEFINED
PULASKI FINANCIAL CORP COM	COM	745548107	261.00	29,849.00	SH	DEFINED
REYNOLDS AMERICAN INC COM	COM	761713106	228.00	4,690.00	SH	DEFINED
RIVERVIEW BANCORP INC COM	COM	769397100	241.00	40,400.00	SH	DEFINED
ROHM & HAAS CO	COM	775371107	211.00	1,350.00	SH	DEFINED
SEI INVTS CO	COM	784117103	1,797.00	80,975.00	SH	DEFINED
SCHLUMBERGER LTD COM	COM	806857108	2,437.00	31,208.00	SH	DEFINED
SOUTHERN CO	COM	842587107	263.00	6,965.00	SH	DEFINED
STATE STREET CORP	COM	857477103	421.00	7,400.00	SH	DEFINED
STERICYCLE INC COM	COM	858912108	2,792.00	47,397.00	SH	DEFINED
STRYKER CORP	COM	863667101	9,716.00	155,962.00	SH	DEFINED
TEVA PHARMACEUTICAL INDS LTD ADR	FOR	881624209	3,333.00	72,805.00	SH	DEFINED
TOWER FINANCIAL CORP	COM	891769101	679.00	93,540.00	SH	DEFINED
US BANCORP DEL COM NEW	COM	902973304	351.00	9,735.00	SH	DEFINED
UNITED TECHNOLOGIES CORP	COM	913017109	772.00	12,863.00	SH	DEFINED
VANGUARD MID-CAP VIPERS	COM	922908629	2,009.00	33,841.00	SH	DEFINED
WALGREEN CO	COM	931422109	1,878.00	60,664.00	SH	DEFINED
WELLS FARGO & CO	COM	949746101	3,359.00	89,501.00	SH	DEFINED
AT & T INC COM	COM	00206R102	1,958.00	70,153.00	SH	DEFINED
ADOBE SYS INC COM	COM	00724F101	1,713.00	43,397.00	SH	DEFINED
ALTRIA GROUP INC COM	COM	02209S103	228.00	11,500.00	SH	DEFINED
AMERICAN CAPITAL LTD COM	COM	02503Y103	431.00	16,900.00	SH	DEFINED
BANNER CORPORATION COM	COM	06652V109	360.00	30,000.00	SH	DEFINED
BLACKROCK INC COMMON STOCK	COM	09247X101	311.00	1,600.00	SH	DEFINED
BLACKROCK STRAT DIV AC COM	ETF	09249Y107	101.00	10,000.00	SH	DEFINED
CME GROUP INC COM	COM	12572Q105	373.00	1,005.00	SH	DEFINED
CAPITOL BANCORP LTD	COM	14056D105	205.00	10,500.00	SH	DEFINED
CISCO SYSTEMS INC	COM	17275R102	3,297.00	146,150.00	SH	DEFINED
DEARBORN BANCORP INC CAP	COM	24242R108	156.00	31,311.00	SH	DEFINED
EATON VANCE TAX ADVT COM	ETF	27828G107	196.00	12,482.00	SH	DEFINED
EATON VANCE TX MGD DIV COM	ETF	27828N102	184.00	15,000.00	SH	DEFINED
EATON VANCE TX ADV GLB COM	ETF	27828S101	199.00	13,799.00	SH	DEFINED
EATON VANCE TAX MNG GB COM	ETF	27829F108	224.00	20,000.00	SH	DEFINED
EXXON MOBIL CORP COM	COM	30231G102	4,285.00	55,181.00	SH	DEFINED
FIRSTBANK CORP	COM	33761G104	149.00	14,586.00	SH	DEFINED
GOOGLE INC COM	COM	38259P508	1,209.00	3,005.00	SH	DEFINED
HEALTH CARE REIT INC COM	COM	42217K106	281.00	5,273.00	SH	DEFINED
HEARTLAND PAYMENT SYSTEM INC COM	COM	42235N108	383.00	15,000.00	SH	DEFINED
INTERCONTINENTALEXCHANGE INC	COM	45865V100	276.00	3,418.00	SH	DEFINED
INTUITIVE SURGICAL INC COM	COM	46120E602	980.00	4,067.00	SH	DEFINED
J P MORGAN CHASE & CO COM	COM	46625H100	571.00	12,227.00	SH	DEFINED
KRAFT FOODS INC	COM	50075N104	689.00	21,067.00	SH	DEFINED
MB FINANCIAL INC NEW COM	COM	55264U108	506.00	15,300.00	SH	DEFINED

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MONSANTO CO NEW COM	COM	61166W101	10,882.00	109,940.00	SH	DEFINED
ORACLE CORP COM	COM	68389X105	187.00	9,190.00	SH	DEFINED
PACIFIC CONTIENTAL CORP	COM	69412V108	512.00	35,000.00	SH	DEFINED
PINNACLE FINANCIAL PARTNERS INC	COM	72346Q104	656.00	21,300.00	SH	DEFINED
POWERSHARES WILDERHILL CLEAN ENERGY	COM	73935X500	1,324.00	89,118.00	SH	DEFINED
POWERSHARES WILDERHILL DYNAMIC BIOTECHNOLOGY & GENOME PORTFOL	COM	73935X856	1,514.00	83,652.00	SH	DEFINED
T ROWE PRICE GROUP INC COM	COM	74144T108	482.00	8,965.00	SH	DEFINED
SIERRA BANCORP COM	COM	82620P102	480.00	23,000.00	SH	DEFINED
ADR VEOLIA ENVIRONNEMENT SA	FOR	92334N103	469.00	11,365.00	SH	DEFINED
VERIZON COMMUNICATIONS INC	COM	92343V104	299.00	9,330.01	SH	DEFINED
WASTE MANAGEMENT INC	COM	94106L109	441.00	14,000.00	SH	DEFINED
WINDSTREAM CORPORATION COM	COM	97381W104	158.00	14,488.00	SH	DEFINED
WINTRUST FINANCIAL CORP COM	COM	97650W108	235.00	8,000.00	SH	DEFINED
XTO ENERGY INC	COM	98385X106	1.00	32,184.00	SH	DEFINED

REPORT SUMMARY

98 DATA RECORDS 127,372

1 OTHER MANAGERS