

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

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

<TABLE>

Authority

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Name of Issuer Shared      None	Title of class	CUSIP	Value (x\$1000)	Shares/ Prn Amt	Sh/ Prn	Put/ Call	Invstmt Dscretn	Other Managers	Sole
<S> <C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>
APPLE INC 3,167.00	COM	037833100	603.00	5,307.00	SH		DEFINED	01	2,140.00
AUTODESK INC COM 18,251.00	COM	052769106	1,273.00	37,946.00	SH		DEFINED	01	19,695.00
BB&T CORP	COM	054937107	242.00	6,400.00	SH		DEFINED	01	6,400.00
BP AMOCO PLC SPONSORED ADR	FOR	055622104	524.00	10,445.00	SH		DEFINED	01	10,445.00
BANK OF AMERICA 29,487.00	COM	060505104	2,406.00	68,755.00	SH		DEFINED	01	39,268.00
BANK OF FLORIDA CORP COM	COM	062128103	215.00	26,000.00	SH		DEFINED	01	26,000.00
BERKSHIRE HATHAWAY INC CL B 1.00	COM	084670207	365.00	83.00	SH		DEFINED	01	82.00
BRISTOL MYERS SQUIBB CO	COM	110122108	234.00	11,234.00	SH		DEFINED	01	11,234.00
CASCADE BANCORP INC COM	COM	147154108	315.00	35,400.00	SH		DEFINED	01	35,400.00
CHEMICAL FINANCIAL CORP	COM	163731102	218.00	6,985.00	SH		DEFINED	01	6,985.00
CITIGROUP 10,000.00	COM	172967101	215.00	10,500.00	SH		DEFINED	01	500.00
COACH INC COM 16,050.00	COM	189754104	851.00	34,015.00	SH		DEFINED	01	17,965.00
COBIZ INC COM	COM	190897108	180.00	15,000.00	SH		DEFINED	01	15,000.00
COGNIZANT TECH SOLUTIONS CORP CL A 30,775.00	COM	192446102	1,429.00	62,600.00	SH		DEFINED	01	31,824.00
COOPERATIVE BANKSHARES INC COM	COM	216844100	115.00	21,393.00	SH		DEFINED	01	21,393.00
CRESCENT FINANCIAL CORP COM	COM	225744101	230.00	38,250.00	SH		DEFINED	01	38,250.00
DANAHER CORP 11,050.00	COM	235851102	1,721.00	24,810.00	SH		DEFINED	01	13,760.00
DEUTSCHE TELEKOM AG SPONSORED ADR	FOR	251566105	192.00	12,600.00	SH		DEFINED	01	12,600.00
ENERGY CONVERSN DEVICE COM 6,190.00	COM	292659109	361.00	6,190.00	SH		DEFINED	01	
ENTERPRISE FINANCIAL SERVICES COM	COM	293712105	384.00	17,000.00	SH		DEFINED	01	17,000.00
FIRST CALIFORNIA FINANCIAL GROUP INC 12,000.00	COM	319395109	472.00	54,898.00	SH		DEFINED	01	42,898.00
FISERV INC 23,832.00	COM	337738108	3,215.00	67,940.00	SH		DEFINED	01	44,108.00
GENERAL ELECTRIC CO 27,373.00	COM	369604103	2,515.00	98,628.00	SH		DEFINED	01	71,255.00
GENTEX CORP 4,026.00	COM	371901109	363.00	25,401.00	SH		DEFINED	01	21,375.00
HEINZ H J CO 35.00	COM	423074103	242.00	4,835.00	SH		DEFINED	01	4,800.00
HUNTINGTON BANCSHARES INC 244.00	COM	446150104	1,714.00	214,526.00	SH		DEFINED	01	214,282.00
JOHNSON & JOHNSON 19,574.00	COM	478160104	3,406.00	49,171.00	SH		DEFINED	01	29,597.00
KIMBERLY CLARK	COM	494368103	224.00	3,450.00	SH		DEFINED	01	3,450.00
KINDER MORGAN ENERGY UT LTD PA 15,000.00	COM	494550106	780.00	15,000.00	SH		DEFINED	01	
LAKELAND FINL CORP COM	COM	511656100	450.00	20,500.00	SH		DEFINED	01	20,500.00
LOWES COS INC 29,810.00	COM	548661107	1,887.00	79,644.00	SH		DEFINED	01	49,834.00
MACATAWA BANK CORP 1,004,341.00	COM	554225102	11,999.00	1,716,555.00	SH		DEFINED	01	712,214.00
METAVANTE HOLDING CO COM	COM	591407101	331.00	17,166.00	SH		DEFINED	01	17,166.00
MORNINGSTAR INC 9,420.00	COM	617700109	1,772.00	31,944.00	SH		DEFINED	01	22,524.00
NATIONAL CITY CORP 344.00	COM	635405103	28.00	15,725.00	SH		DEFINED	01	15,381.00
PEPSICO INC 12,800.00	COM	713448108	1,415.00	31,380.00	SH		DEFINED	01	18,580.00
PFIZER INC	COM	717081103	11,177.00	606,135.00	SH		DEFINED	01	606,135.00
PHILIP MORRIS INTERNATIONAL INC 40,285.00	COM	718172109	2,344.00	48,735.00	SH		DEFINED	01	8,450.00
PREMIERWEST BANCORP COM	COM	740921101	291.00	36,000.00	SH		DEFINED	01	36,000.00
PROCTER & GAMBLE CO 13,210.00	COM	742718109	2,292.00	32,892.00	SH		DEFINED	01	19,682.00
PRIVATE BANCORP INC COM	COM	742962103	529.00	12,700.00	SH		DEFINED	01	12,700.00
PROGENICS PHARMACEUTICAL INC	COM	743187106	200.00	15,000.00	SH		DEFINED	01	15,000.00
PULASKI FINANCIAL CORP COM	COM	745548107	261.00	29,849.00	SH		DEFINED	01	29,849.00
REYNOLDS AMERICAN INC COM	COM	761713106	228.00	4,690.00	SH		DEFINED	01	4,690.00
RIVERVIEW BANCORP INC COM	COM	769397100	241.00	40,400.00	SH		DEFINED	01	40,400.00



VERIZON COMMUNICATIONS INC 565.01	COM	92343V104	299.00	9,330.01	SH	DEFINED	01	8,765.00
WASTE MANAGEMENT INC	COM	94106L109	441.00	14,000.00	SH	DEFINED	01	14,000.00
WINDSTREAM CORPORATION COM	COM	97381W104	158.00	14,488.00	SH	DEFINED	01	14,488.00
WINTRUST FINANCIAL CORP COM	COM	97650W108	235.00	8,000.00	SH	DEFINED	01	8,000.00
XTO ENERGY INC 14,536.00	COM	98385X106	1.00	32,184.00	SH	DEFINED	01	17,648.00

REPORT SUMMARY REPORT IS FILED	98	DATA RECORDS	127,372		1	OTHER MANAGERS ON WHOSE BEHALF		
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