

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

Form 13F

Form 13F COVER PAGE

Report for the Calendar Year or Quarter Ended: December 31, 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                      2/5/09  
[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: 76  
Form 13F Information Table Value Total: \$82,174  
(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

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 COMPUTER INC COM 3,237.00		COM	37833100	474.00	5,552.00	SH		DEFINED	01	2,315.00
AUTODESK INC COM 13,171.00		COM	52769106	542.00	27,623.00	SH		DEFINED	01	14,452.00
BP AMOCO PLC SPONSORED ADR		FOR	55622104	467.00	9,995.00	SH		DEFINED	01	9,995.00
BANK OF AMERICA CORP NEW COM 18,487.00		COM	60505104	789.00	56,048.00	SH		DEFINED	01	37,561.00
BANK OF FLORIDA CORP COM		COM	62128103	177.00	42,000.00	SH		DEFINED	01	42,000.00
BERKSHIRE HATHAWAY INC CL B		COM	84670207	392.00	122.00	SH		DEFINED	01	122.00
BRISTOL MYERS SQUIBB CO		COM	110122108	251.00	10,784.00	SH		DEFINED	01	10,784.00
CASCADE BANCORP INC COM		COM	147154108	239.00	35,400.00	SH		DEFINED	01	35,400.00
CITIGROUP 10,000.00		COM	172967101	70.00	10,500.00	SH		DEFINED	01	500.00
COACH INC COM 13,050.00		COM	189754104	717.00	34,541.00	SH		DEFINED	01	21,491.00
COBIZ INC COM		COM	190897108	146.00	15,000.00	SH		DEFINED	01	15,000.00
COGNIZANT TECH SOLUTIONS CORP CL A 29,575.00		COM	192446102	1,071.00	59,375.00	SH		DEFINED	01	29,800.00
CRESCENT FINANCIAL CORP COM		COM	225744101	164.00	43,250.00	SH		DEFINED	01	43,250.00
DANAHER CORP DEL COM 10,550.00		COM	235851102	1,344.00	23,745.00	SH		DEFINED	01	13,195.00
DEUTSCHE TELEKOM AG SPONSORED ADR 0.00		FOR	251566105	169.00	11,050.00	SH		DEFINED	01	11,050.00
ENTERPRISE FINANCIAL SERVICES COM		COM	293712105	259.00	17,000.00	SH		DEFINED	01	17,000.00
FIRST CALIFORNIA FINANCIAL GROUP INC 23,000.00		COM	319395109	507.00	92,000.00	SH		DEFINED	01	69,000.00
FISERV INC 23,832.00		COM	337738108	2,190.00	60,223.00	SH		DEFINED	01	36,391.00
GENERAL ELECTRIC CO 22,245.00		COM	369604103	1,498.00	92,525.00	SH		DEFINED	01	70,280.00
GENTEX CORP 1,500.00		COM	371901109	145.00	16,420.00	SH		DEFINED	01	14,920.00
HUNTINGTON BANCSHARES INC 244.00		COM	446150104	1,478.00	192,986.00	SH		DEFINED	01	192,742.00
INDEPENDENT BANK CORPORATION 36,728.00		COM	453838104	229.00	106,190.00	SH		DEFINED	01	69,462.00
JOHNSON & JOHNSON 15,639.00		COM	478160104	2,668.00	44,602.00	SH		DEFINED	01	28,963.00
LAKELAND FINL CORP COM		COM	511656100	488.00	20,500.00	SH		DEFINED	01	20,500.00
LOWES COS INC 28,560.00		COM	548661107	1,587.00	73,724.00	SH		DEFINED	01	45,164.00
MACATAWA BANK CORPORATION 558,161.5425		COM	554225102	4,322.00	1,245,606.543	SH		DEFINED	01	687,445.00
MORNINGSTAR INC COM 8,920.00		COM	617700109	890.00	25,064.00	SH		DEFINED	01	16,144.00
NATIONAL CITY CORP 0.00		COM	635405103	19.00	10,521.00	SH		DEFINED	01	10,521.00
NORTHRIM BANCORP INC		COM	666762109	216.00	21,000.00	SH		DEFINED	01	21,000.00
PEPSICO INC COM 12,600.00		COM	713448108	1,706.00	31,149.00	SH		DEFINED	01	18,549.00
PFIZER INC 5,800.00		COM	717081103	10,737.00	606,293.00	SH		DEFINED	01	600,493.00
PHILIP MORRIS INTERNATIONAL INC		COM	718172109	368.00	8,450.00	SH		DEFINED	01	8,450.00
PREMIERWEST BANCORP COM		COM	740921101	120.00	18,000.00	SH		DEFINED	01	18,000.00
PROCTER & GAMBLE CO 12,710.00		COM	742718109	1,989.00	32,178.00	SH		DEFINED	01	19,468.00
PRIVATE BANCORP INC COM		COM	742962103	373.00	11,500.00	SH		DEFINED	01	11,500.00
PULASKI FINANCIAL CORP COM		COM	745548107	233.00	34,849.00	SH		DEFINED	01	34,849.00
RIVERVIEW BANCORP INC COM		COM	769397100	91.00	40,400.00	SH		DEFINED	01	40,400.00
SEI INVESTMENTS CO COM 19,205.00		COM	784117103	1,006.00	64,015.00	SH		DEFINED	01	44,810.00
SCHLUMBERGER LTD COM 12,400.00		COM	806857108	1,276.00	30,149.00	SH		DEFINED	01	17,749.00
SOUTHERN CO		COM	842587107	248.00	6,715.00	SH		DEFINED	01	6,715.00
STATE STREET CORP		COM	857477103	213.00	5,418.00	SH		DEFINED	01	5,418.00
STRYKER CORP 15,527.00		COM	863667101	6,141.00	153,713.00	SH		DEFINED	01	138,186.00
TEVA PHARMACEUTICAL INDS LTD ADR 28,545.00		FOR	881624209	2,992.00	70,305.00	SH		DEFINED	01	41,760.00
TOWER FINANCIAL CORP		COM	891769101	561.00	92,675.00	SH		DEFINED	01	61,284.00

31,391.00									
UNITED TECHNOLOGIES CORP	COM	913017109	624.00	11,628.00	SH	DEFINED	01	5,773.00	
5,855.00									
VANGUARD INDEX FDS MID									
CAP VIP	ETF	922908629	1,334.00	30,871.00	SH	DEFINED	01	19,552.00	
11,319.00									
WALGREEN CO	COM	931422109	1,017.00	41,240.00	SH	DEFINED	01	25,450.00	
15,790.00									
WASHINGTON BANKING CO COM	COM	937303105	218.00	25,000.00	SH	DEFINED	01	25,000.00	
WELLS FARGO & CO	COM	949746101	2,615.00	88,731.00	SH	DEFINED	01	59,040.00	
29,691.00									
AT&T INC.	COM	00206R102	1,987.00	69,723.00	SH	DEFINED	01	48,351.00	
21,372.00									
ADOBE SYS INC COM	COM	00724F101	853.00	40,104.00	SH	DEFINED	01	21,635.00	
18,469.00									
ALTRIA GROUP INC COM	COM	02209S103	168.00	11,150.00	SH	DEFINED	01	11,150.00	
AMERICAN CAPITAL LTD COM	COM	02503Y103	54.00	16,600.00	SH	DEFINED	01	16,600.00	
BANNER CORPORATION COM	COM	06652V109	282.00	30,000.00	SH	DEFINED	01	30,000.00	
BLACKROCK INC COMMON STOCK	COM	09247X101	215.00	1,600.00	SH	DEFINED	01	1,600.00	
CAPITOL BANCORP LTD	COM	14056D105	82.00	10,500.00	SH	DEFINED	01	10,500.00	
CISCO SYSTEMS INC	COM	17275R102	2,315.00	142,040.00	SH	DEFINED	01	77,712.00	
64,328.00									
DEARBORN BANCORP INC CAP	COM	24242R108	52.00	31,311.00	SH	DEFINED	01	31,311.00	
EXXON MOBIL CORP COM	COM	30231G102	4,127.00	51,711.298	SH	DEFINED	01	36,306.00	
15.405.298									
FIRSTBANK CORP	COM	33761G104	115.00	14,246.00	SH	DEFINED	01	14,246.00	
GOOGLE INC COM	COM	38259P508	898.00	2,921.00	SH	DEFINED	01	1,182.00	
1,739.00									
INTERCONTINENTALEXCHANGE INC	COM	45865V100	214.00	2,600.00	SH	DEFINED	01	2,600.00	
INTUITIVE SURGICAL INC COM	COM	46120E602	516.00	4,064.00	SH	DEFINED	01	1,577.00	
2,487.00									
J P MORGAN CHASE & CO COM	COM	46625H100	307.00	9,727.00	SH	DEFINED	01	300.00	
9,427.00									
KRAFT FOODS INC	COM	50075N104	286.00	10,639.00	SH	DEFINED	01	10,639.00	
MONSANTO CO NEW COM	COM	61166W101	7,555.00	107,385.00	SH	DEFINED	01	107,385.00	
NEWBRIDGE BANCORP COM	COM	65080T102	105.00	43,941.00	SH	DEFINED	01	43,941.00	
PACIFIC CONTIENTAL CORP	COM	69412V108	374.00	25,000.00	SH	DEFINED	01	25,000.00	
PINNACLE FINANCIAL PARTNERS INC	COM	72346Q104	396.00	13,300.00	SH	DEFINED	01	13,300.00	
POWERSHARES WILDERHILL CLEAN									
ENERGY	COM	73935X500	624.00	72,431.00	SH	DEFINED	01	36,756.00	
35,675.00									
POWERSHARES WILDERHILL DYNAMIC									
BIOTECHNOLOGY & GENOME									
PORTFOLIO	COM	73935X856	1,095.00	79,782.00	SH	DEFINED	01	41,017.00	
38,765.00									
SIERRA BANCORP COM	COM	82620P102	336.00	16,000.00	SH	DEFINED	01	16,000.00	
VERIZON COMMUNICATIONS INC	COM	92343V104	305.00	8,993.00	SH	DEFINED	01	8,618.00	
375.00									
WASTE MANAGEMENT INC	COM	94106L109	331.00	10,000.00	SH	DEFINED	01	10,000.00	
WINDSTREAM CORPORATION COM	COM	97381W104	127.00	13,788.00	SH	DEFINED	01	13,788.00	
XTO ENERGY INC	COM	98385X106	1,075.00	30,496.00	SH	DEFINED	01	16,272.00	
14,224.00									
REPORT SUMMARY	76 DATA RECORDS		82,174.00	4,676,678.00				3,426,179.00	
1,250,499.00									

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