

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, 2009

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 10/28/2009
[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: 104
Form 13F Information Table Value Total: \$74,219
(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 | 28-13155 | Macatawa Bank |

FORM 13F INFORMATION TABLE

<TABLE>

Authority

Voting

| Name of Issuer Shared None | Title of class | CUSIP | Value (x\$1000) | Shares/ Prn Amt | Sh/ Prn | Put/ Call | Invstmt Discretn | Other Managers | Sole |
|--|-------------------|-----------|--------------------|--------------------|------------|--------------|---------------------|-------------------|-------|
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| ACTIVISION BLIZZARD IN COM 14059 | COM | 00507V109 | 411 | 33164 | SH | | DEFINED | 1 | 19105 |
| ADOBE SYS INC COM 11119 | COM | 00724F101 | 964 | 29161 | SH | | DEFINED | 1 | 18042 |
| APPLE COMPUTER INC COM 2038 | COM | 037833100 | 911 | 4915 | SH | | DEFINED | 1 | 2877 |
| ARCHER DANIELS MIDLAND COM 3216 | COM | 039483102 | 333 | 11404 | SH | | DEFINED | 1 | 8188 |
| AT & T INC COM 4260 | COM | 00206R102 | 792 | 29301 | SH | | DEFINED | 1 | 25041 |
| BANK NEW YORK MELLON CORP 7769 | COM | 064058100 | 603 | 20817 | SH | | DEFINED | 1 | 13048 |
| BANNER CORPORATION COM 0 | COM | 06652V109 | 82 | 30000 | SH | | DEFINED | 1 | 30000 |
| BARD C R INC 2726 | COM | 067383109 | 595 | 7575 | SH | | DEFINED | 1 | 4849 |
| BB&T CORP 2633 | COM | 054937107 | 363 | 13337 | SH | | DEFINED | 1 | 10704 |
| BECTON DICKINSON & CO 1125 | COM | 075887109 | 266 | 3806 | SH | | DEFINED | 1 | 2681 |
| BP AMOCO PLC SPONSORED ADR 0 | FOR | 055622104 | 336 | 6310 | SH | | DEFINED | 1 | 6310 |
| BRISTOL MYERS SQUIBB CO 7198 | COM | 110122108 | 707 | 31382 | SH | | DEFINED | 1 | 24184 |
| C H ROBINSON WORLDWIDE COM NEW 2981 | COM | 12541W209 | 501 | 8670 | SH | | DEFINED | 1 | 5689 |
| CAMERON INTERNATIONAL CORP COM 5870 | COM | 13342B105 | 669 | 17677 | SH | | DEFINED | 1 | 11807 |
| CELGENE 4088 | COM | 151020104 | 644 | 11525 | SH | | DEFINED | 1 | 7437 |
| CHESAPEAKE ENERGY CORP COM 3380 | COM | 165167107 | 302 | 10618 | SH | | DEFINED | 1 | 7238 |
| CHURCH & DWIGHT INC COM 4593 | COM | 171340102 | 633 | 11163 | SH | | DEFINED | 1 | 6570 |
| CISCO SYSTEMS INC 17770 | COM | 17275R102 | 1011 | 42933 | SH | | DEFINED | 1 | 25163 |
| COACH INC COM 0 | COM | 189754104 | 321 | 9764 | SH | | DEFINED | 1 | 9764 |
| COBIZ INC COM 0 | COM | 190897108 | 75 | 15000 | SH | | DEFINED | 1 | 15000 |
| COCA COLA CO 2191 | COM | 191216100 | 495 | 9225 | SH | | DEFINED | 1 | 7034 |
| COGNIZANT TECH SOLUTIONS CORP CL A 12018 | COM | 192446102 | 1274 | 32938 | SH | | DEFINED | 1 | 20920 |
| COVIDIEN PLC 2102 | FOR | G2554F105 | 301 | 6954 | SH | | DEFINED | 1 | 4852 |
| CRESCENT FINANCIAL CORP COM 0 | COM | 225744101 | 304 | 63250 | SH | | DEFINED | 1 | 63250 |
| DANAHER CORP 1440 | COM | 235851102 | 424 | 6305 | SH | | DEFINED | 1 | 4865 |
| DANVERS BANCORP INC 0 | COM | 236442109 | 231 | 17000 | SH | | DEFINED | 1 | 17000 |
| DIAMOND OFFSHORE DRILL COM 2155 | COM | 25271C102 | 586 | 6138 | SH | | DEFINED | 1 | 3983 |
| DOLLAR TREE INC COM 2940 | COM | 256746108 | 409 | 8407 | SH | | DEFINED | 1 | 5467 |
| DOVER CORP 4935 | COM | 260003108 | 526 | 13583 | SH | | DEFINED | 1 | 8648 |
| ELI LILLY & CO 4363 | COM | 532457108 | 613 | 18562 | SH | | DEFINED | 1 | 14199 |
| ENTERPRISE FINANCIAL SERVICES COM 0 | COM | 293712105 | 157 | 17000 | SH | | DEFINED | 1 | 17000 |
| EXXON MOBIL CORP COM 4001 | COM | 30231G102 | 1547 | 22549 | SH | | DEFINED | 1 | 18548 |
| FIRST CALIFORNIA FINANCIAL GROUP INC 0 | COM | 319395109 | 355 | 74000 | SH | | DEFINED | 1 | 74000 |
| FIRST COMMUNITY CORPORATION 0 | COM | 319835104 | 218 | 35150 | SH | | DEFINED | 1 | 35150 |
| FIRST FINANCIAL HOLDINGS INC 0 | COM | 320239106 | 240 | 15000 | SH | | DEFINED | 1 | 15000 |
| FIRST SOLAR INC 1186 | COM | 336433107 | 456 | 2984 | SH | | DEFINED | 1 | 1798 |
| FISERV INC | COM | 337738108 | 708 | 14690 | SH | | DEFINED | 1 | 9355 |

| | | | | | | | | |
|---|-----|-----------|------|---------|----|---------|---|--------|
| 5335 FLIR SYS INC COM 8915 | COM | 302445101 | 674 | 24093 | SH | DEFINED | 1 | 15178 |
| FLUOR CORP COM 3150 | COM | 343412102 | 455 | 8935 | SH | DEFINED | 1 | 5785 |
| FPL GROUP INC 1863 | COM | 302571104 | 398 | 7210 | SH | DEFINED | 1 | 5347 |
| FRONTIER COMMUNICATIONS CORP 7456 | COM | 35906A108 | 184 | 24415 | SH | DEFINED | 1 | 16959 |
| GENERAL ELECTRIC CO 0 | COM | 369604103 | 354 | 21560 | SH | DEFINED | 1 | 21560 |
| GENTEX CORP 2844 | COM | 371901109 | 315 | 22299 | SH | DEFINED | 1 | 19455 |
| GILEAD SCIENCES INC 5355 | COM | 375558103 | 634 | 13634 | SH | DEFINED | 1 | 8279 |
| GLOBAL PAYMENTS INC COM 3299 | COM | 37940X102 | 447 | 9569 | SH | DEFINED | 1 | 6270 |
| GOLDMAN SACHS GROUP INC 976 | COM | 38141G104 | 483 | 2620 | SH | DEFINED | 1 | 1644 |
| GOOGLE INC CL A 722 | COM | 38259P508 | 935 | 1885 | SH | DEFINED | 1 | 1163 |
| HANSEN NAT CORP COM 6381 | COM | 411310105 | 653 | 17763 | SH | DEFINED | 1 | 11382 |
| HUNTINGTON BANCSHARES COM 1962 | COM | 446150104 | 838 | 177925 | SH | DEFINED | 1 | 175963 |
| ILLUMINA INC COM 2937 | COM | 452327109 | 331 | 7793 | SH | DEFINED | 1 | 4856 |
| INTEL CORP 5277 | COM | 458140100 | 403 | 20649 | SH | DEFINED | 1 | 15372 |
| INTUITIVE SURGICAL INC COM 1192 | COM | 46120E602 | 933 | 3555 | SH | DEFINED | 1 | 2363 |
| ITT EDUCATIONAL SERVICES COM 1493 | COM | 45068B109 | 436 | 3944 | SH | DEFINED | 1 | 2451 |
| JOHNSON & JOHNSON 6275 | COM | 478160104 | 1303 | 21401 | SH | DEFINED | 1 | 15126 |
| KRAFT FOODS INC 0 | COM | 50075N104 | 207 | 7889 | SH | DEFINED | 1 | 7889 |
| LINEAR TECHNOLOGY CORP 2896 | COM | 535678106 | 286 | 10363 | SH | DEFINED | 1 | 7467 |
| LOWES COS INC 6800 | COM | 548661107 | 464 | 22173 | SH | DEFINED | 1 | 15373 |
| MACATAWA BANK CORP 373676 | COM | 554225102 | 2604 | 1001339 | SH | DEFINED | 1 | 627663 |
| MASTERCARD INC 679 | COM | 57636q104 | 420 | 2072 | SH | DEFINED | 1 | 1393 |
| MCDONALDS CORP 2921 | COM | 580135101 | 488 | 8538 | SH | DEFINED | 1 | 5617 |
| MICROSOFT CORP 5127 | COM | 594918104 | 456 | 17744 | SH | DEFINED | 1 | 12617 |
| MONSANTO CO NEW COM 0 | COM | 61166W101 | 7333 | 94740 | SH | DEFINED | 1 | 94740 |
| MORGAN STANLEY COM NEW 2658 | COM | 617446448 | 208 | 6738 | SH | DEFINED | 1 | 4080 |
| MURPHY OIL CORP COM 3635 | COM | 626717102 | 575 | 9967 | SH | DEFINED | 1 | 6332 |
| NATIONAL PENN BANCSHARES INC 0 | COM | 637138108 | 183 | 30000 | SH | DEFINED | 1 | 30000 |
| NEW CENTURY BANCORP DUNN, NC COMMON STOCK 0 | COM | 64353M100 | 118 | 19346 | SH | DEFINED | 1 | 19346 |
| NEWBRIDGE BANCORP COM 0 | COM | 65080T102 | 304 | 111000 | SH | DEFINED | 1 | 111000 |
| NII HLDGS INC CL B NEW 5857 | COM | 62913F201 | 524 | 17448 | SH | DEFINED | 1 | 11591 |
| NIKE INC CL B 1297 | COM | 654106103 | 290 | 4488 | SH | DEFINED | 1 | 3191 |
| NORTHERN TR CORP COM 5234 | COM | 665859104 | 919 | 15800 | SH | DEFINED | 1 | 10566 |
| NORTHRIM BANCORP INC 0 | COM | 666762109 | 320 | 21000 | SH | DEFINED | 1 | 21000 |
| PACIFIC CONTIENTAL CORP 0 | COM | 69412V108 | 263 | 25000 | SH | DEFINED | 1 | 25000 |
| PALL CORP COM 2491 | COM | 696429307 | 269 | 8342 | SH | DEFINED | 1 | 5851 |
| PEOPLES BANCORP NC INC 0 | COM | 710577107 | 182 | 26968 | SH | DEFINED | 1 | 26968 |
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| PEPSICO INC 2620 | COM | 713448108 | 499 | 8519 | SH | DEFINED | 1 | 5899 |
| PERRIGO CO 4786 | COM | 714290103 | 382 | 11265 | SH | DEFINED | 1 | 6479 |
| PFIZER INC 3050 | COM | 717081103 | 8836 | 533956 | SH | DEFINED | 1 | 530906 |
| PHILIP MORRIS INTERNATIONAL | COM | 718172109 | 362 | 7430 | SH | DEFINED | 1 | 7200 |

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|--|-----|-----------|------|--------|----|---------|---|--------|--|
| 230 | | | | | | | | | |
| POWERSHARES ETF TRUST DYN BIOT 5350 | COM | 73935X856 | 287 | 16812 | SH | DEFINED | 1 | 11462 | |
| POWERSHARES ETF TRUST WNDRHLL 7405 | COM | 73935X500 | 206 | 18920 | SH | DEFINED | 1 | 11515 | |
| PREMIERWEST BANCORP COM 0 | COM | 740921101 | 51 | 18900 | SH | DEFINED | 1 | 18900 | |
| PRICELINE COM INC 990 | COM | 741503403 | 497 | 2998 | SH | DEFINED | 1 | 2008 | |
| PRIVATE BANCORP INC COM 0 | COM | 742962103 | 281 | 11500 | SH | DEFINED | 1 | 11500 | |
| PROCTER & GAMBLE CO 1810 | COM | 742718109 | 536 | 9256 | SH | DEFINED | 1 | 7446 | |
| PULASKI FINANCIAL CORP COM 0 | COM | 745548107 | 264 | 34849 | SH | DEFINED | 1 | 34849 | |
| QUALCOM INC COM 2098 | COM | 747525103 | 325 | 7232 | SH | DEFINED | 1 | 5134 | |
| SCHLUMBERGER LTD COM 10072 | COM | 806857108 | 1564 | 26241 | SH | DEFINED | 1 | 16169 | |
| SCHWAB CHARLES CORP 12602 | COM | 808513105 | 704 | 36741 | SH | DEFINED | 1 | 24139 | |
| SEI INVESTMENTS CO COM 3050 | COM | 784117103 | 376 | 19120 | SH | DEFINED | 1 | 16070 | |
| SIERRA BANCORP COM 0 | COM | 82620P102 | 240 | 20000 | SH | DEFINED | 1 | 20000 | |
| STRYKER CORP 8795 | COM | 863667101 | 6306 | 138803 | SH | DEFINED | 1 | 130008 | |
| SYSCO CORP 2607 | COM | 871829107 | 236 | 9507 | SH | DEFINED | 1 | 6900 | |
| TEVA PHARMACEUTICAL INDS LTD ADR 2850 | FOR | 881624209 | 477 | 9420 | SH | DEFINED | 1 | 6570 | |
| TOTAL SYS SVCS INC COM 4761 | COM | 891906109 | 266 | 16550 | SH | DEFINED | 1 | 11789 | |
| TOWER FINANCIAL 2900 | COM | 891769101 | 179 | 39086 | SH | DEFINED | 1 | 36186 | |
| UNION PAC CORP COM 1270 | COM | 907818108 | 250 | 4286 | SH | DEFINED | 1 | 3016 | |
| UNITED PARCEL SERVICE 0 | COM | 911312106 | 895 | 15857 | SH | DEFINED | 1 | 15857 | |
| URBAN OUTFITTERS INC 5104 | COM | 917047102 | 478 | 15834 | SH | DEFINED | 1 | 10730 | |
| VALERO ENERGY CORP 5148 | COM | 91913Y100 | 286 | 14733 | SH | DEFINED | 1 | 9585 | |
| VANGUARD INDEX FDS MID CAP VIP 11417 | ETF | 922908629 | 1637 | 28777 | SH | DEFINED | 1 | 17360 | |
| VERIZON COMMUNICATIONS COM 3568 | COM | 92343V104 | 459 | 15173 | SH | DEFINED | 1 | 11605 | |
| WALGREEN CO 4350 | COM | 931422109 | 618 | 16493 | SH | DEFINED | 1 | 12143 | |
| WASHINGTON BANKING CO COM 0 | COM | 937303105 | 324 | 35000 | SH | DEFINED | 1 | 35000 | |
| WASTE MANAGEMENT INC 0 | COM | 94106L109 | 300 | 10059 | SH | DEFINED | 1 | 10059 | |
| XTO ENERGY INC 3611 | COM | 98385X106 | 360 | 8729 | SH | DEFINED | 1 | 5118 | |

REPORT SUMMARY

104 DATA RECORDS

74,219

</TABLE>