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

Address: 10753 Macatawa Drive Holland, MI 49424

Form 13F File Number: 028-13155

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.)
- [X] 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).)

LIST OF OTHER MANAGERS REPORTING FOR THIS MANAGER:

FORM 13F File No. Name

28-13033 Macatawa Bank Corporation