

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

FORM 8-K

CURRENT REPORT  
Pursuant to Section 13 or 15(d) of the  
Securities Exchange Act of 1934

Date of Report (Date of earliest event reported): April 6, 2020

MACATAWA BANK CORPORATION

(Exact name of registrant as specified in its charter)

Michigan  
(State or other jurisdiction of Incorporation)

000-25927  
(Commission File Number)

38-3391345  
(I.R.S. Employer Identification No.)

10753 Macatawa Drive, Holland, Michigan  
(Address of principal executive offices)

49424  
(Zip Code)

(616) 820-1444  
(Registrant's Telephone Number, Including Area Code)

Not Applicable  
(Former name or former address, if changed since last year)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425).
- Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12).
- Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b)).
- Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c)).

Securities registered pursuant to Section 12(b) of the Act:

Title of each class	Trading symbol(s)	Name of each exchange on which registered
Common stock	MCBC	NASDAQ

Indicate by check mark whether the registrant is an emerging growth company as defined in Rule 405 of the Securities Act of 1933 (§230.405 of this chapter) or Rule 12b-2 of the Securities Exchange Act of 1934 (§240.12b-2 of this chapter).

Emerging growth company

If an emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new or revised financial accounting standards provided pursuant to Section 13(a) of the Exchange Act.

**Item 7.01 Regulation FD Disclosure.**

On April 6, 2020, Macatawa Bank Corporation issued a press release reporting its launch of the Paycheck Protection Program through the U.S. Small Business Administration. This press release is furnished with this report as Exhibit 99.1, and is here incorporated by reference. This report and the exhibit are furnished to, and not filed with, the Commission.

**Item 9.01 Financial Statements and Exhibits.**

**(d) Exhibits**

[99.1](#) Press Release dated April 6, 2020. This exhibit is furnished to, and not filed with, the Commission.

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**SIGNATURES**

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

Dated: April 6, 2020

MACATAWA BANK CORPORATION

By /s/ Jon W. Swets  
Jon W. Swets  
Chief Financial Officer

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For Immediate Release

**Macatawa Bank launches Paycheck Protection Program to rescue small businesses in the Western Michigan community**

**HOLLAND, Mich. (April 6, 2020)** – Macatawa Bank announced today they have received SBA authorizations to fund nearly \$100 million in government guaranteed loans to businesses in Western Michigan. The Bank began accepting completed customer applications last week, and started filing those applications on Friday, April 3. Working over the weekend, the Bank has now submitted and received SBA authorizations to fund nearly \$100 million in loans to qualifying Western Michigan small business customers. The Bank anticipates it will be able to fill the needs of many small businesses in the immediate weeks, as they struggle through these unprecedented times.

“We are pleased to participate in this program because it’s the right thing to do for our customers, and our community,” said Ronald L. Haan, Macatawa Bank President and CEO. “We are doing everything we can to help our customers, and the communities of Western Michigan, to get back on track following this challenging time,” Haan added. “We also want to recognize and say thank you to our dedicated team of banking professionals at Macatawa Bank for developing and implementing a streamlined process that has allowed our customers to quickly take advantage of this unique business lifeline.”

The Coronavirus Aid, Relief and Economic Security (CARES) Act, includes the Paycheck Protection (PPP), a \$349 billion loan program which gives small businesses and self-employed individuals 100% guaranteed loans and loan forgiveness to stay in business during the COVID-19 pandemic. These first come, first-served loans are available until June 30, 2020, or until the funds are depleted. Under the provisions of the CARES Act all banks are allowed to participate in the PPP, provided they obtain approval from the SBA (Small Business Administration). As an SBA-approved lender, Macatawa Bank commenced filing completed customer applications on April 3.

Learn more about what Macatawa Bank is doing in response to COVID-19, visit <https://www.macatawabank.com/CaresAct>.

**About Macatawa Bank**

Headquartered in Holland, Michigan Macatawa Bank offers a full range of banking, retail and commercial lending, wealth management, and eCommerce services to individuals, businesses and governmental entities. Macatawa has a network of 26 full-service branches located throughout communities in Kent, Ottawa, and northern Allegan counties. The bank is recognized for its local management team and decision making, along with providing customers excellent service, a rewarding experience, and superior financial products. Macatawa Bank has been recognized for the past nine consecutive years as West Michigan's Best and Brightest Companies to Work For®. For more information, visit [macatawabank.com](http://macatawabank.com).

**For additional information contact:**

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