

INDEPENDENT BANK CORP /MI/

Form 8-K

October 27, 2008

Table of Contents

SECURITIES AND EXCHANGE COMMISSION
Washington, DC 20549
FORM 8-K
CURRENT REPORT
Pursuant to Section 13 or 15(d) of the
Securities Exchange Act of 1934
Date of Report: October 27, 2008
INDEPENDENT BANK CORPORATION
(Exact name of registrant as specified in its charter)

Michigan

(State or other jurisdiction
of incorporation)

0-7818

(Commission File Number)

38-2032782

(IRS Employer
Identification No.)

230 West Main Street

Ionia, Michigan

(Address of principal executive
office)

48846

(Zip Code)

Registrant's telephone number,
including area code:

(616) 527-9450

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 (see General Instruction A.2. below):

- 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))
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TABLE OF CONTENTS

Item 2.02. Results of Operations and Financial Condition

Item 7.01. Regulations FD Disclosure

Item 9.01. Financial Statements and Exhibits

SIGNATURE

EXHIBIT 99.1

EXHIBIT 99.2

EXHIBIT 99.3

Table of Contents

Item 2.02. Results of Operations and Financial Condition

On October 27, 2008, Independent Bank Corporation issued a press release announcing its financial results for the quarter ended September 30, 2008. A copy of the press release is attached as Exhibit 99.1. Attached Exhibit 99.2 contains supplemental data to that press release.

The information in this Form 8-K and the attached Exhibits shall not be deemed filed for purposes of Section 18 of the Securities Act of 1934, as amended, nor shall they be deemed incorporated by reference in any filing under the Securities Act of 1933, as amended, except as shall be expressly set forth by specific reference in such filing.

Item 7.01. Regulations FD Disclosure

Attached as Exhibit 99.3 is a slide presentation associated with the third quarter 2008 conference call to be conducted beginning at 10:00 a.m. ET on Tuesday, October 28, 2008. See the press release attached as Exhibit 99.1 to this Current Report on Form 8-K for information about participating in the conference call.

Item 9.01. Financial Statements and Exhibits

Exhibits.

- 99.1 Press release dated October 27, 2008.
 - 99.2 Supplemental data to the Registrant's press release dated October 27, 2008.
 - 99.3 Slide presentation dated October 27, 2008.
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Table of Contents

SIGNATURE

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 thereunto duly authorized.

INDEPENDENT BANK
CORPORATION
(Registrant)

Date October 27, 2008

By /s/ Robert N. Shuster

Robert N. Shuster, Principal Financial
Officer

2