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Form 4	a J										
April 01, 200	09										
FORM	14 UNITED	STATES	SECU	DITIES		CHANCE		NT.	OMB APPROVAL		
Washington, D.C. 20549								Number:	3235-0287		
Check th if no long	ger		Expires:	January 31, 2005							
subject to Section 16. Form 4 or							Estimated burden hou response	average urs per			
obligatio may cont <i>See</i> Instru 1(b).	ns Section 17(a) of the I	Public U	Itility Hol	ding Co		nge Act of 1934, t of 1935 or Secti 1940				
(Print or Type I	Responses)										
1. Name and Address of Reporting Person <u>*</u> Banks Donna J			Symbol			Trading	Issuer				
(Last)	(First) (A	Middle)	3. Date of Earliest Transaction				_X_ Director		% Owner		
230 WEST MAIN STREET			(Month/Day/Year) 03/31/2009				Officer (giv below)	ve title Oth below)	ner (specify		
(Street)			4. If Amendment, Date Original Filed(Month/Day/Year)				6. Individual or Joint/Group Filing(Check Applicable Line) _X_ Form filed by One Reporting Person				
IONIA, MI	48846						Form filed by Person	More than One R	eporting		
(City)	(State)	(Zip)	Tab	le I - Non-	Derivative	Securities A	Acquired, Disposed	of, or Beneficia	lly Owned		
1.Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deeme Execution any (Month/Da	Date, if	3. Transactic Code (Instr. 8)	4. Securit mAcquired Disposed (Instr. 3, Amount	(A) or of (D)	5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)		
Reminder: Rep	oort on a separate line	tor each cla	ass of sec	urities bene	-	-	or indirectly. spond to the colle	oction of	SEC 1474		
					inforr requi	nation con red to resp ays a curre	tained in this form ond unless the fo ntly valid OMB co	n are not rm	(9-02)		

 Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned

 (e.g., puts, calls, warrants, options, convertible securities)

1. Title of	2.	3. Transaction Date	3A. Deemed	4.	5. Number of	6. Date Exercisable and	7. Title and Amount of
Derivative	Conversion	(Month/Day/Year)	Execution Date, if	Transactio	onDerivative	Expiration Date	Underlying Securities
Security	or Exercise		any	Code	Securities	(Month/Day/Year)	(Instr. 3 and 4)

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(Instr. 3)	Price of Derivative Security		(Month/Day/Year)	(Instr.	8)	Acquired (A) Disposed of ((Instr. 3, 4, an	D)				
				Code	V	(A)	(D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares
Phantom Stock Units	<u>(1)</u>	01/30/2009		А	V	25.14		(1)	<u>(1)</u>	Common Stock	25.14
Phantom Stock Units	<u>(1)</u>	03/31/2009		A		10,961.54		(1)	<u>(1)</u>	Common Stock	10,961.5

Reporting Owners

Reporting Owner Name / Address		Relationsh		
1	Director	10% Owner	Officer	Other
Banks Donna J 230 WEST MAIN STREET IONIA, MI 48846	Х			
Signatures				
By: s/Michael J. Steele, Attorn Banks	04/01/2009			

<u>**</u>Signature of Reporting Person

Date

Explanation of Responses:

* If the form is filed by more than one reporting person, *see* Instruction 4(b)(v).

** Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

(1) The Phantom Stock Units were accrued under the Independent Bank Corporation Deferred Compensation and Stock Purchase Plan for Non-Employee Directors and are to be settled in Independent Bank Corporation Common Stock upon the reporting person's retirement.

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *see* Instruction 6 for procedure. Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.