INDEPENDENT BANK CORP /MI/ Form 8-K October 11, 2013

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 11, 2013

INDEPENDENT BANK CORPORATION (Exact name of registrant as specified in its charter)

Michigan0-781838-2032782(State or other jurisdiction
of incorporation)(Commission File Number)(IRS Employer
Identification No.)

230 West Main Street48846Ionia, Michigan(Zip Code)(Address of principal executive office)200 Code)

Registrant's telephone number, including area code: (616) 527-5820

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):

oWritten communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)

o Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)

oPre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))

oPre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

Item 8.01 Other Events

On October 11, 2013 (the "Redemption Date"), Independent Bank Corporation (the "Company") redeemed its outstanding 8.25% Junior Subordinated Debenture due March 31, 2033 (the "Junior Debenture"), at a redemption price of \$9,476,027.42, consisting of \$9,452,200.00 in aggregate principal amount and \$23,827.42 in interest accrued to the Redemption Date (the "Redemption Price"), and the Company's trust subsidiary, IBC Capital Finance II (the "Trust"), used the Redemption Price to redeem all of its securities, including the outstanding common securities held by the Company (the "Common Securities") and the outstanding 8.25% trust preferred securities (NASDAQ: IBCPO) (the "Preferred Securities"). Beginning on the Redemption Date, none of the Junior Debenture, the Common Securities will be considered outstanding and distributions will no longer accrue on such securities. The Company will terminate the Trust in accordance with its terms as soon as practicable after the Redemption Date.

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)

DateOctober 11, 2013 By/s/ Robert N. Shuster Robert N. Shuster, Principal Financial Officer