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MONROE BANK & TRUST/MI  
Form 13F-HR  
October 13, 2009

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: Monroe Bank & Trust  
Address: 102 E. Front Street  
Monroe, MI 48161

13F File Number: 28-07438

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 Reporting Manager:

Name: Diane Y. Kamprath  
Title: Vice President  
Phone: 734-242-3773

Signature, Place, and Date of Signing:

/s/ Diane Y. Kamprath Monroe, MI October 12, 2009

Report Type (Check only one.):

[ X ] 13F HOLDINGS REPORT.  
[ ] 13F NOTICE.  
[ ] 13F COMBINATION REPORT.

FORM 13F SUMMARY PAGE

Report Summary:

Number of Other Included Managers: 0  
Form13F Information Table Entry Total: 211  
Form13F Information Table Value Total: \$123,987 (thousands)  
List of Other Included Managers:

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Provide a numbered list of the name(s) and Form 13F file number(s) of all institutional managers with respect to which this report is filed, other than the manager filing this report.

NONE

FORM 13F INFORMATION TABLE								
NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (x\$1000)	SHARES/ PRN	SH/ PRN	PUT/ CALL	INVSTMT DISCRETN	OTH MANA
ABBOTT LABS	COM	002824100	895	18082	SH		SOLE	
ABBOTT LABS	COM	002824100	128	2588	SH		DEFINED	
ACCENTURE PLC IRELAND	SHS CLASS A	G1151C101	122	3265	SH		DEFINED	
ACCENTURE PLC IRELAND	SHS CLASS A	G1151C101	940	25215	SH		SOLE	
ALTRIA GROUP INC	COM	02209S103	514	28850	SH		SOLE	
ALTRIA GROUP INC	COM	02209S103	75	4220	SH		DEFINED	
APACHE CORP	COM	037411105	2666	29030	SH		SOLE	
APACHE CORP	COM	037411105	379	4125	SH		DEFINED	
APOLLO GROUP INC	CL A	037604105	365	4957	SH		SOLE	
APPLE INC	COM	037833100	506	2729	SH		SOLE	
AT&T INC	COM	00206R102	72	2650	SH		DEFINED	
AT&T INC	COM	00206R102	400	14821	SH		SOLE	
AUTOMATIC DATA PROCESSING IN	COM	053015103	1366	34760	SH		SOLE	
AUTOMATIC DATA PROCESSING IN	COM	053015103	96	2445	SH		DEFINED	
BANK OF AMERICA CORPORATION	COM	060505104	138	8148	SH		DEFINED	
BANK OF AMERICA CORPORATION	COM	060505104	122	7244	SH		SOLE	
BAXTER INTL INC	COM	071813109	649	11377	SH		SOLE	
BAXTER INTL INC	COM	071813109	32	560	SH		DEFINED	
BECTON DICKINSON & CO	COM	075887109	819	11746	SH		SOLE	
BECTON DICKINSON & CO	COM	075887109	14	200	SH		DEFINED	
BLACKROCK INC	COM	09247X101	714	3295	SH		SOLE	
BLACKROCK INC	COM	09247X101	25	115	SH		DEFINED	
BP PLC	SPONSORED ADR	055622104	735	13803	SH		SOLE	
BP PLC	SPONSORED ADR	055622104	229	4312	SH		DEFINED	
BURLINGTON NORTHN SANTA FE C	COM	12189T104	309	3875	SH		SOLE	
BURLINGTON NORTHN SANTA FE C	COM	12189T104	16	200	SH		DEFINED	
C H ROBINSON WORLDWIDE INC	COM NEW	12541W209	390	6751	SH		SOLE	
CHEVRON CORP NEW	COM	166764100	1264	17954	SH		SOLE	
CHEVRON CORP NEW	COM	166764100	102	1445	SH		DEFINED	
CISCO SYS INC	COM	17275R102	659	28004	SH		SOLE	
CISCO SYS INC	COM	17275R102	45	1900	SH		DEFINED	
CITIGROUP INC	COM	172967101	26	5293	SH		SOLE	
CITIGROUP INC	COM	172967101	30	6175	SH		DEFINED	
COCA COLA CO	COM	191216100	139	2590	SH		DEFINED	
COCA COLA CO	COM	191216100	879	16360	SH		SOLE	
COLGATE PALMOLIVE CO	COM	194162103	90	1186	SH		DEFINED	
COLGATE PALMOLIVE CO	COM	194162103	1352	17724	SH		SOLE	
COMERICA INC	COM	200340107	9	300	SH		DEFINED	
COMERICA INC	COM	200340107	215	7263	SH		SOLE	
CVS CAREMARK CORPORATION	COM	126650100	429	12018	SH		SOLE	
CVS CAREMARK CORPORATION	COM	126650100	33	920	SH		DEFINED	
DANAHER CORP DEL	COM	235851102	171	2541	SH		SOLE	
DANAHER CORP DEL	COM	235851102	40	600	SH		DEFINED	
DTE ENERGY CO	COM	233331107	160	4554	SH		SOLE	
DTE ENERGY CO	COM	233331107	94	2670	SH		DEFINED	
EMERSON ELEC CO	COM	291011104	12	300	SH		DEFINED	
EMERSON ELEC CO	COM	291011104	458	11425	SH		SOLE	
ENERGY INCOME & GROWTH FD	COM	292697109	628	29000	SH		SOLE	

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EXELON CORP	COM	30161N101	32	650	SH	DEFINED
EXELON CORP	COM	30161N101	364	7335	SH	SOLE
EXPRESS SCRIPTS INC	COM	302182100	367	4733	SH	SOLE
EXXON MOBIL CORP	COM	30231G102	2040	29734	SH	SOLE
EXXON MOBIL CORP	COM	30231G102	474	6913	SH	DEFINED
FORD MTR CO DEL	COM PAR \$0.01	345370860	65	8950	SH	DEFINED
FORD MTR CO DEL	COM PAR \$0.01	345370860	148	20512	SH	SOLE
FPL GROUP INC	COM	302571104	159	2887	SH	SOLE
FPL GROUP INC	COM	302571104	155	2800	SH	DEFINED
GAMESTOP CORP NEW	CL A	36467W109	564	21305	SH	SOLE
GAMESTOP CORP NEW	CL A	36467W109	24	915	SH	DEFINED
GENERAL ELECTRIC CO	COM	369604103	1297	79068	SH	SOLE
GENERAL ELECTRIC CO	COM	369604103	324	19735	SH	DEFINED
GENERAL MLS INC	COM	370334104	700	10879	SH	SOLE
GENERAL MLS INC	COM	370334104	32	500	SH	DEFINED
GILEAD SCIENCES INC	COM	375558103	470	10111	SH	SOLE
GILEAD SCIENCES INC	COM	375558103	19	400	SH	DEFINED
GOOGLE INC	CL A	38259P508	679	1370	SH	SOLE
GOOGLE INC	CL A	38259P508	35	70	SH	DEFINED
HANCOCK JOHN PFD INCOME FD	SH BEN INT	41013W108	150	8830	SH	DEFINED
HANCOCK JOHN PFD INCOME FD	SH BEN INT	41013W108	951	55955	SH	SOLE
HEALTH CARE REIT INC	COM	42217K106	446	10725	SH	SOLE
HEALTH CARE REIT INC	COM	42217K106	231	5550	SH	DEFINED
HEWLETT PACKARD CO	COM	428236103	768	16275	SH	SOLE
HEWLETT PACKARD CO	COM	428236103	14	300	SH	DEFINED
INTEL CORP	COM	458140100	214	10950	SH	SOLE
INTEL CORP	COM	458140100	189	9681	SH	DEFINED
INTERNATIONAL BUSINESS MACHS	COM	459200101	483	4040	SH	SOLE
INTERNATIONAL BUSINESS MACHS	COM	459200101	176	1470	SH	DEFINED
ISHARES COMEX GOLD TR	ISHARES	464285105	687	6940	SH	SOLE
ISHARES INC	MSCI PAC J IDX	464286665	546	13465	SH	SOLE
ISHARES S&P GSCI COMMODITY I	UNIT BEN INT	46428R107	1703	57370	SH	SOLE
ISHARES S&P GSCI COMMODITY I	UNIT BEN INT	46428R107	114	3830	SH	DEFINED
ISHARES TR	HIGH YLD CORP	464288513	398	4607	SH	SOLE
ISHARES TR	BARCLYS MBS BD	464288588	2057	19258	SH	SOLE
ISHARES TR	BARCLYS MBS BD	464288588	48	450	SH	DEFINED
ISHARES TR	BARCLYS CR BD	464288620	1174	11445	SH	SOLE
ISHARES TR	S&P NTL AMTFREE	464288414	222	2100	SH	DEFINED
ISHARES TR	S&P NTL AMTFREE	464288414	492	4652	SH	SOLE
ISHARES TR	HIGH YLD CORP	464288513	24	280	SH	DEFINED
ISHARES TR INDEX	BARCLYS 1-3 YR	464287457	2106	25072	SH	SOLE
ISHARES TR INDEX	BARCLYS 1-3 YR	464287457	529	6300	SH	DEFINED
ISHARES TR INDEX	MSCI EAFE IDX	464287465	6868	125597	SH	SOLE
ISHARES TR INDEX	MSCI EAFE IDX	464287465	571	10442	SH	DEFINED
ISHARES TR INDEX	RUSSELL MCP GR	464287481	234	5500	SH	SOLE
ISHARES TR INDEX	RUSSELL MIDCAP	464287499	242	3088	SH	DEFINED
ISHARES TR INDEX	S&P NA NAT RES	464287374	2	50	SH	DEFINED
ISHARES TR INDEX	BARCLYS TIPS BD	464287176	21	200	SH	DEFINED
ISHARES TR INDEX	RUSSELL1000GRW	464287614	133	2862	SH	SOLE
ISHARES TR INDEX	RUSSELL MIDCAP	464287499	1831	23412	SH	SOLE
ISHARES TR INDEX	S&P NA NAT RES	464287374	256	7900	SH	SOLE
ISHARES TR INDEX	IBOXX INV CPBD	464287242	576	5400	SH	SOLE
ISHARES TR INDEX	MSCI EMERG MKT	464287234	793	20384	SH	DEFINED
ISHARES TR INDEX	MSCI EMERG MKT	464287234	8301	213406	SH	SOLE
ISHARES TR INDEX	BARCLY USAGG B	464287226	4466	42567	SH	SOLE
ISHARES TR INDEX	BARCLYS TIPS BD	464287176	2195	21331	SH	SOLE
ISHARES TR INDEX	DJ SEL DIV INX	464287168	129	3125	SH	DEFINED
ISHARES TR INDEX	DJ SEL DIV INX	464287168	614	14885	SH	SOLE
ISHARES TR INDEX	COHEN&ST RLTY	464287564	923	18981	SH	SOLE
ISHARES TR INDEX	BARCLY USAGG B	464287226	692	6595	SH	DEFINED
ISHARES TR INDEX	DJ US TECH SEC	464287721	153	2947	SH	DEFINED
ISHARES TR INDEX	COHEN&ST RLTY	464287564	146	3010	SH	DEFINED

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ISHARES TR INDEX	DJ US BAS MATL	464287838	64	1177	SH	DEFINED
ISHARES TR INDEX	DJ US BAS MATL	464287838	1449	26443	SH	SOLE
ISHARES TR INDEX	CONS GOODS IDX	464287812	41	768	SH	DEFINED
ISHARES TR INDEX	CONS GOODS IDX	464287812	1408	26645	SH	SOLE
ISHARES TR INDEX	DJ US ENERGY	464287796	61	1904	SH	DEFINED
ISHARES TR INDEX	DJ US ENERGY	464287796	1846	57966	SH	SOLE
ISHARES TR INDEX	DJ US FINL SEC	464287788	31	590	SH	DEFINED
ISHARES TR INDEX	DJ US FINL SEC	464287788	1628	30908	SH	SOLE
ISHARES TR INDEX	DJ US HEALTHCR	464287762	84	1433	SH	DEFINED
ISHARES TR INDEX	DJ US HEALTHCR	464287762	2576	43692	SH	SOLE
ISHARES TR INDEX	DJ US INDUSTRL	464287754	1803	35830	SH	SOLE
ISHARES TR INDEX	DJ US TECH SEC	464287721	3540	68142	SH	SOLE
ISHARES TR INDEX	DJ US TELECOMM	464287713	50	2630	SH	DEFINED
ISHARES TR INDEX	DJ US TELECOMM	464287713	847	44936	SH	SOLE
ISHARES TR INDEX	DJ US UTILS	464287697	48	682	SH	DEFINED
ISHARES TR INDEX	DJ US UTILS	464287697	2125	30070	SH	SOLE
ISHARES TR INDEX	RUSSELL 2000	464287655	458	7601	SH	DEFINED
ISHARES TR INDEX	RUSSELL 2000	464287655	3770	62585	SH	SOLE
ISHARES TR INDEX	RUSL 2000 GROW	464287648	26	405	SH	DEFINED
ISHARES TR INDEX	RUSL 2000 GROW	464287648	946	14462	SH	SOLE
ISHARES TR INDEX	RUSSELL1000GRW	464287614	85	1831	SH	DEFINED
ISHARES TR INDEX	CONS SRVC IDX	464287580	442	8478	SH	SOLE
ISHARES TR INDEX	CONS SRVC IDX	464287580	26	495	SH	DEFINED
ISHARES TR INDEX	DJ US INDUSTRL	464287754	69	1368	SH	DEFINED
JOHNSON & JOHNSON	COM	478160104	1987	32644	SH	SOLE
JOHNSON & JOHNSON	COM	478160104	251	4130	SH	DEFINED
JPMORGAN CHASE & CO	COM	46625H100	681	15544	SH	SOLE
JPMORGAN CHASE & CO	COM	46625H100	1259	28741	SH	DEFINED
KINDER MORGAN ENERGY PARTNER	UT LTD PARTNER	494550106	243	4500	SH	SOLE
KINDER MORGAN ENERGY PARTNER	UT LTD PARTNER	494550106	26	480	SH	DEFINED
LA Z BOY INC	COM	505336107	672	77650	SH	SOLE
LA Z BOY INC	COM	505336107	1	100	SH	DEFINED
LILLY ELI & CO	COM	532457108	142	4304	SH	SOLE
LILLY ELI & CO	COM	532457108	106	3200	SH	DEFINED
MBT FINL CORP	COM	578877102	900	432851	SH	SOLE
MCDONALDS CORP	COM	580135101	1492	26154	SH	SOLE
MCDONALDS CORP	COM	580135101	148	2587	SH	DEFINED
MEDCO HEALTH SOLUTIONS INC	COM	58405U102	67	1220	SH	DEFINED
MEDCO HEALTH SOLUTIONS INC	COM	58405U102	351	6338	SH	SOLE
MEDTRONIC INC	COM	585055106	274	7440	SH	SOLE
MEDTRONIC INC	COM	585055106	39	1060	SH	DEFINED
MICROSOFT CORP	COM	594918104	1538	59820	SH	SOLE
MICROSOFT CORP	COM	594918104	454	17650	SH	DEFINED
MYLAN INC	COM	628530107	1052	65750	SH	SOLE
MYLAN INC	COM	628530107	16	1000	SH	DEFINED
NOBLE CORPORATION BAAR	NAMEN -AKT	H5833N103	68	1800	SH	DEFINED
NOBLE CORPORATION BAAR	NAMEN -AKT	H5833N103	1254	33043	SH	SOLE
NORFOLK SOUTHERN CORP	COM	655844108	176	4075	SH	SOLE
NORFOLK SOUTHERN CORP	COM	655844108	104	2413	SH	DEFINED
NORTHERN TR CORP	COM	665859104	323	5553	SH	SOLE
NUVEEN QUALITY PFD INC FD 3	COM	67072W101	86	12400	SH	SOLE
NUVEEN QUALITY PFD INCOME FD	COM	67071S101	517	77230	SH	SOLE
NUVEEN QUALITY PFD INCOME FD	COM	67072C105	91	12600	SH	SOLE
NUVEEN QUALITY PFD INCOME FD	COM	67071S101	42	6240	SH	DEFINED
OCCIDENTAL PETE CORP DEL	COM	674599105	267	3400	SH	DEFINED
OCCIDENTAL PETE CORP DEL	COM	674599105	9	114	SH	SOLE
ORACLE CORP	COM	68389X105	1055	50615	SH	SOLE
ORACLE CORP	COM	68389X105	50	2410	SH	DEFINED
PEPSICO INC	COM	713448108	1337	22803	SH	SOLE
PEPSICO INC	COM	713448108	237	4045	SH	DEFINED
PFIZER INC	COM	717081103	237	14335	SH	SOLE
PFIZER INC	COM	717081103	16	950	SH	DEFINED

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PHILIP MORRIS INTL INC	COM	718172109	1090	22360	SH	SOLE
PHILIP MORRIS INTL INC	COM	718172109	180	3685	SH	DEFINED
POWERSHARES GLOBAL ETF TRUST	INSUR NATL MUN	73936T474	318	13100	SH	DEFINED
PROCTER & GAMBLE CO	COM	742718109	1567	27051	SH	SOLE
PROCTER & GAMBLE CO	COM	742718109	278	4800	SH	DEFINED
ROCKWELL COLLINS INC	COM	774341101	423	8325	SH	SOLE
ROCKWELL COLLINS INC	COM	774341101	8	150	SH	DEFINED
SCHLUMBERGER LTD	COM	806857108	481	8077	SH	SOLE
SCHLUMBERGER LTD	COM	806857108	89	1500	SH	DEFINED
SELECT SECTOR SPDR TR	SBI INT-UTILS	81369Y886	3	90	SH	DEFINED
SELECT SECTOR SPDR TR	SBI INT-UTILS	81369Y886	197	6725	SH	SOLE
SELECT SECTOR SPDR TR	SBI INT-FINL	81369Y605	13	855	SH	DEFINED
SELECT SECTOR SPDR TR	SBI INT-INDS	81369Y704	214	8121	SH	SOLE
SELECT SECTOR SPDR TR	SBI INT-ENERGY	81369Y506	13	235	SH	DEFINED
SELECT SECTOR SPDR TR	SBI INT-ENERGY	81369Y506	372	6900	SH	SOLE
SELECT SECTOR SPDR TR	SBI HEALTHCARE	81369Y209	217	7585	SH	SOLE
SELECT SECTOR SPDR TR	SBI MATERIALS	81369Y100	299	9665	SH	SOLE
SELECT SECTOR SPDR TR	SBI INT-INDS	81369Y704	11	410	SH	DEFINED
SELECT SECTOR SPDR TR	SBI INT-FINL	81369Y605	377	25240	SH	SOLE
SOUTHERN CO	COM	842587107	347	10967	SH	SOLE
SOUTHERN CO	COM	842587107	76	2400	SH	DEFINED
SPDR SERIES TRUST	BRCLYS INTL ETF	78464A516	528	9045	SH	SOLE
TCW STRATEGIC INCOME FUND IN	COM	872340104	13	3050	SH	SOLE
TCW STRATEGIC INCOME FUND IN	COM	872340104	116	27500	SH	DEFINED
TRANSOCEAN LTD	REG SHS	H8817H100	351	4102	SH	SOLE
UNITED TECHNOLOGIES CORP	COM	913017109	46	750	SH	DEFINED
UNITED TECHNOLOGIES CORP	COM	913017109	1020	16738	SH	SOLE
VANGUARD BD INDEX FD INC	INTERMED TERM	921937819	222	2750	SH	SOLE
VANGUARD BD INDEX FD INC	SHORT TRM BOND	921937827	818	10220	SH	SOLE
VERIZON COMMUNICATIONS INC	COM	92343V104	718	23708	SH	SOLE
VERIZON COMMUNICATIONS INC	COM	92343V104	71	2350	SH	DEFINED
WAL MART STORES INC	COM	931142103	160	3260	SH	DEFINED
WAL MART STORES INC	COM	931142103	1249	25442	SH	SOLE
WASTE MGMT INC DEL	COM	94106L109	235	7900	SH	SOLE
WASTE MGMT INC DEL	COM	94106L109	13	450	SH	DEFINED
WELLS FARGO & CO NEW	COM	949746101	211	7500	SH	SOLE
WELLS FARGO & CO NEW	COM	949746101	161	5715	SH	DEFINED
WINDSTREAM CORP	COM	97381W104	8	826	SH	DEFINED
WINDSTREAM CORP	COM	97381W104	116	11500	SH	SOLE