

HEARTLAND FINANCIAL USA INC
Form 8-K
May 16, 2006

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 May 16, 2006
(Date of
earliest event May 16, 2006
reported)

HEARTLAND FINANCIAL, USA, INC.

(Exact name of Registrant as specified in its charter)

Delaware

(State or other jurisdiction of incorporation)

0-24724 42-1405748
 (I.R.S.
(Commission Employer
File Number) Identification
 Number)

1398 Central
Avenue,
Dubuque, 52001
Iowa
(Address of
principal
executive (Zip Code)
offices)

(563) 589-2100

(Registrant's telephone number, including area code)

Not Applicable

(Former name or former address, if changed since last report)

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):

- o Written communication 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)
- o Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- o Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17CFR 240.13e-14(c))

Item 8.01 Other Events

On May 16, 2006, Heartland Financial USA, Inc. (the "Company") announced that it has completed the acquisition of Bank of the Southwest. A copy of the Press Release is attached hereto as Exhibit 99.1.

Item 9.01 Financial Statements, Pro Forma Financial Information and Exhibits

FINANCIAL STATEMENTS OF BUSINESS
(a) ACQUIRED.

None.

(b) PRO FORMA FINANCIAL INFORMATION.

None.

(c) EXHIBITS

99.1 Press Release.

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.

**HEARTLAND FINANCIAL
USA, INC**

May 16, 2006

By:

/s/ John K. Schmidt
Executive Vice President,
CFO & COO