

HEARTLAND FINANCIAL USA INC
Form 8-K
April 30, 2007

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

Heartland Financial USA, Inc.

(Exact name of Registrant as specified in its charter)

Delaware

(State or other jurisdiction of incorporation)

0-24724

(Commission File
Number)

42-1405748

(I.R.S. Employer
Identification
Number)

**1398 Central
Avenue, Dubuque,
Iowa**

(Address of principal
executive offices)

52001

(Zip Code)

(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):

- 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))

Item 2.02 Results of Operations and Financial Condition

On April 30, 2007 Heartland Financial USA, Inc. (the "Company") issued a press release announcing its earnings for the quarter ended March 31, 2007. A copy of the Company's press release is attached hereto as Exhibit 99.

Item 9.01 Financial Statements and Exhibits

(a) FINANCIAL STATEMENTS OF BUSINESS ACQUIRED.

NONE.

(b) PRO FORMA FINANCIAL INFORMATION.

NONE.

(c) EXHIBITS.

99. PRESS RELEASE DATED APRIL 30, 2007.

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.

Date: April 30, 2007

By:

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