

HEARTLAND FINANCIAL USA INC  
Form 8-K  
October 24, 2005

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**                      **October 24, 2005**  
(Date of earliest event reported)      (October 24, 2005)

**HEARTLAND FINANCIAL, USA, INC.**  
(Exact name of Registrant as specified in its charter)

**Delaware**  
(State or other jurisdiction of incorporation)

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

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

**(563) 589-2100**  
(Registrant's telephone number, including area code)

**Not Applicable**  
(Former name of 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)
- 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))

o 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 October 24, 2005, Heartland Financial USA, Inc. issued a press release announcing its earnings for the quarter ended September 30, 2005. A copy of the press release is attached as Exhibit 99.1.

**Item 9.01 Financial Statements, Pro Forma Financial Information and Exhibits**

(a) Financial Statements of Business Acquired.

None.

(b) Pro Forma Financial Information.

None.

(c) Exhibits.

99.1 Press Release dated October 24, 2005.

**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.

Date: October 24, 2005

HEARTLAND FINANCIAL USA,  
INC.

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