

HEARTLAND FINANCIAL USA INC  
Form 8-K  
April 25, 2005

**SECURITIES AND EXCHANGE COMMISSION**

**WASHINGTON, D.C. 20549**

**FORM 8-K**

**CURRENT REPORT**

Pursuant to Section 13 of 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 communication 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 (17CFR 240.13e-14(c))

**Item 2.02. Results of Operations and Financial Condition**

On April 25, 2005, Heartland Financial USA, Inc. issued a press release announcing its earnings for the quarter ended March 31, 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 April 25, 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.

**HEARTLAND FINANCIAL USA, INC.**

**Dated: September 29, 2004**

By: /s/ John K. Schmidt

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Executive Vice President, COO & CFO