

- 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 (17 CFR 240.13e-4(c))

Item 2.02 Results of Operations and Financial Condition

On January 29, 2007 Heartland Financial USA, Inc. (the "Company") issued a press release announcing its earnings for the quarter ended December 31, 2006. 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 JANUARY 29, 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: January 29, 2007

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