

HEARTLAND FINANCIAL USA INC  
Form 8-K  
January 29, 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**          **42-1405748**  
(I.R.S.  
( Commission      Employer  
File Number) Identification  
                                Number)

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

Written communications 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 (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