



- 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