

- 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 (17CFR 240.13e-14(c))

Item 2.02 Results of Operations and Financial Condition

On March 23, 2007, Heartland Financial USA, Inc., issued a press release announcing that its Montana subsidiary, Rocky Mountain Bank, has reached agreement with 1st Bank of Sidney, Montana to sell a branch banking office located in Broadus, Montana in a cash transaction. A copy of the press release is attached 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 March 23, 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.

Dated: March 23, 2007

HEARTLAND FINANCIAL USA, INC.

By: /s/ John K. Schmidt

John K. Schmidt

Executive Vice President, CFO & COO