

HEARTLAND FINANCIAL USA INC

Form 8-K

October 27, 2008

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

Date of Report
October 27, 2008
(Date of earliest event reported)

Heartland Financial USA, Inc.

(Exact name of Registrant as specified in its charter)

Delaware

(State or other jurisdiction of incorporation)

0-24724 42-1405748
(Commission File Number) (I.R.S. Employer Identification Number)

52001

1398
Central
Avenue,
Dubuque,
Iowa
(Address
of
principal executive
offices) (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 communications pursuant to Rule
o 425 under the Securities Act (17 CFR
230.425)

Soliciting material pursuant to Rule
o 14a-12 under the Exchange Act (17 CFR
240.14a-12)

Pre-commencement communications
o pursuant to Rule 14d-2(b) under the
Exchange Act (17 CFR 240.14d-2(b))

Pre-commencement communications
o pursuant to Rule 13e-4(c) under the
Exchange Act (17 CFR 240.13e-4(c))

Item 2.02 Results of Operations and Financial Conditions

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On October 27, 2008, Heartland Financial USA, Inc., issued a press release announcing its earnings for the quarter ended September 30, 2008. A copy of the press release is attached as Exhibit 99.1.

Item 9.01 Financial Statements and Exhibits

(a) Financial Statements of Business Acquired.

None.

(b) Pro Forma Financial Information.

None.

(c) Shell company transactions.

None.

(d) Exhibits.

99.1 Press release dated October 27, 2008.

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: October
27, 2008

By: /s/ John K. Schmidt

Executive Vice President, Chief Operating Officer, and Chief Financial Officer