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HEARTLAND FINANCIAL USA INC  
Form 8-K  
November 24, 2003

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 November 25, 2003  
(Date of earliest event reported) (November 24, 2003)

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)

1398 Central Avenue, Dubuque, Iowa 52001  
(Address of principal executive offices) (Zip Code)

(563) 589-2100  
(Registrant's telephone number, including area code)

Item 5. Other Information

On November 24, 2003, Heartland Financial USA, Inc. issued a press release announcing a 3-for-2 stock split effected in the form of a 50 percent stock dividend, payable on December 29, 2003, to stockholders of record as of December 15, 2003. The press release is attached hereto as Exhibit 99.1.

Item 7. Financial Statements, Pro Forma Financial Information and Exhibits

(a) FINANCIAL STATEMENTS OF BUSINESS ACQUIRED.

None.

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(b) PRO FORMA FINANCIAL INFORMATION.

None.

(c) EXHIBITS.

99.1 Press Release dated November 24, 2003.

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: November 25, 2003

By:/s/ John K. Schmidt

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John K. Schmidt  
Executive Vice President  
and Chief Financial Officer