

HEARTLAND FINANCIAL USA INC  
Form 8-K  
October 23, 2006

**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 23, 2006  
(Date of earliest                October 23, 2006  
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                (I.R.S. Employer  
Number)                                Identification  
    Number)

1 3 9 8   C e n t r a l  
Avenue, Dubuque,                52001  
Iowa  
(Address of principal                (Zip Code)  
executive 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 communication pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- 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 (17CFR 240.13e-14(c))

**Item 2.02 Results of Operations and Financial Condition**

On October 23, 2006, Heartland Financial USA, Inc., issued a press release announcing its earnings for the quarter ended September 30, 2006. 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 October 23, 2006.

**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: October 23, 2006

**HEARTLAND FINANCIAL USA, INC.**

By: /s/ John K. Schmidt

John K. Schmidt

Executive Vice President, CFO & COO