

- 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 December 22, 2006, Heartland Financial USA, Inc., issued a press release announcing that it has completed the sale of its leasing subsidiary. 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 December 22, 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: December 22, 2006

HEARTLAND FINANCIAL USA, INC.

By: /s/ John K. Schmidt

John K. Schmidt

Executive Vice President, CFO & COO