

HEARTLAND FINANCIAL USA INC  
Form 8-K  
May 06, 2005

**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                    | May 6, 2005 |
| (Date of earliest event reported) | May 6, 2005 |

**HEARTLAND FINANCIAL, USA, INC.**  
(Exact name of Registrant as specified in its charter)

**Delaware**

(State or other jurisdiction of incorporation)

|                          |   |
|--------------------------|---|
| <b>0-24724</b>           | <b>42-1405748</b>                       |
| (Commission File Number) | (I.R.S. Employer Identification Number) |

|   |              |
|---|--------------|
| <b>1398 Central Avenue, Dubuque,<br/>Iowa</b> | <b>52001</b> |
| (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 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)

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

oPre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17CFR 240.13e-14(c))

**Item 8.01 Other Events**

On or about May 6, 2005, Heartland Financial USA, Inc., (the "Company") mailed its 1st Quarter 2005 "Investment Profile," its quarterly newsletter to shareholders. A copy of the Company's 1st Quarter Investment Profile Newsletter is attached hereto as Exhibit 99.

**Item 9.01 Financial Statements, Pro Forma Financial Information and Exhibits**

(a) FINANCIAL STATEMENTS OF BUSINESS ACQUIRED.

None.

(b) PRO FORMA FINANCIAL INFORMATION.

None.

(c) EXHIBITS

99 1st Quarter Investment Profile Newsletter

**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.**

By: /s/ John K. Schmidt  
Executive Vice President, CFO &  
COO  
Dated: September 29, 2004