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HEARTLAND FINANCIAL USA INC  
Form 8-K  
October 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 October 24, 2003  
(Date of earliest event reported) (October 23, 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 7. Financial Statements, Pro Forma Financial Information and Exhibits

(a) FINANCIAL STATEMENTS OF BUSINESS ACQUIRED.

None.

(b) PRO FORMA FINANCIAL INFORMATION.

None.

(c) EXHIBITS.

99 Press Release dated October 23, 2003.

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### Item 9. Regulation FD Disclosure

On October 23, 2003, Heartland Financial USA, Inc. issued a press release announcing its earnings for the quarter ended September 30, 2003. The information contained in this Item 9 of the Current Report is being furnished pursuant to "Item 12. Results of Operations and Financial Condition" of Form 8-K in accordance with SEC Release Nos. 33-8216 and 34-47583. The press release is attached hereto as Exhibit 99.

### 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 24, 2003

By: /s/ John K. Schmidt

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John K. Schmidt  
Executive Vice President  
and Chief Financial Officer