

HEARTLAND FINANCIAL USA INC
Form 8-K
May 28, 2004

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 28, 2004
(Date of earliest event
reported) (May 28, 2004)

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 and Exhibits

(a) FINANCIAL STATEMENTS OF BUSINESS ACQUIRED.

None.

(b) PRO FORMA FINANCIAL INFORMATION.

None.

(c) EXHIBITS

99.1 1st Quarter Newsletter to Shareholders

Item 9. Regulation FD Disclosure

On or about May 26, 2004, the Company mailed its 1st Quarter 2004 "Investment Profile," its quarterly newsletter to shareholders. 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.

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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.

Date: May 28, 2004

By: /s/ John K. Schmidt

Executive Vice President, CFO and COO