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None.

(c) EXHIBITS.

99 Press Release dated October 17, 2002.

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 17, 2002

By:/s/ John K. Schmidt

John K. Schmidt
Executive Vice President
and Chief Financial Officer