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HEARTLAND FINANCIAL USA INC
Form 8-K
July 18, 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 July 18, 2003
(Date of earliest event reported) (July 17, 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 July 17, 2003.

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Item 9. Regulation FD Disclosure

On July 17, 2003, Heartland Financial USA, Inc. issued a press release announcing its earnings for the quarter ended June 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: July 18, 2003

By:/s/ John K. Schmidt

John K. Schmidt
Executive Vice President
and Chief Financial Officer