



- o Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- o Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- o Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17CFR 240.13e-14(c))

**Item 8.01 Other Events**

On May 16, 2006, Heartland Financial USA, Inc. (the "Company") announced that it has completed the acquisition of Bank of the Southwest. A copy of the Press Release is attached hereto as Exhibit 99.1.

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

FINANCIAL STATEMENTS OF BUSINESS  
(a) ACQUIRED.

None.

(b) PRO FORMA FINANCIAL INFORMATION.

None.

(c) EXHIBITS

99.1 Press Release.

**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**

May 16, 2006

By:

/s/ John K. Schmidt  
Executive Vice President,  
CFO & COO