

HEARTLAND FINANCIAL USA INC  
Form 8-K  
February 15, 2005

**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                    | February 14, 2005 |
| (Date of earliest event reported) | February 14, 2005 |

**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)

**Not Applicable**  
(Former name or former address, if changed since last report)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions (see General Instruction A.2 below):

- Written communication pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17CFR 240.13e-4(c))

**Item 8.01 Other Events**

On or about February 14, 2005, Heartland Financial USA, Inc. (the "Company") mailed its 4th Quarter 2004 "Investment Profile," its quarterly newsletter to shareholders. A copy of the Company's 4th Quarter Investment Profile Newsletter is attached hereto as Exhibit 99.1.

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

**(a) FINANCIAL STATEMENTS OF BUSINESS ACQUIRED.**

None.

**(b) PRO FORMA FINANCIAL INFORMATION.**

None.

**(c) EXHIBITS**

99.1 4th Quarter Investment Profile Newsletter

**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**

February 14, 2005

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