

(c) EXHIBITS

99.1 4th Quarter Newsletter to Shareholders

Item 9. Regulation FD Disclosure

On or about March 2, 2004, the Company mailed its 4th Quarter 2003 "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.

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: March 2, 2004

By: /s/ John K. Schmidt

John K. Schmidt
Executive Vice President
and Chief Financial Officer