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HEARTLAND FINANCIAL USA INC  
Form 8-K  
January 23, 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 January 23, 2003  
(Date of earliest event reported) (January 23, 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 5. Other Information

On January 23, 2003, Heartland Financial USA, Inc. issued a press release announcing its earnings for the quarter ended December 31, 2002. The press release is attached hereto as Exhibit 99.

Item 7. Financial Statements, Pro Forma Financial Information and Exhibits

(a) FINANCIAL STATEMENTS OF BUSINESS ACQUIRED.

None.

(b) PRO FORMA FINANCIAL INFORMATION.

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None.

(c) EXHIBITS.

99 Press Release dated January 23, 2003.

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: January 23, 2003

By: /s/ John K. Schmidt

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John K. Schmidt  
Executive Vice President  
and Chief Financial Officer