

HEARTLAND FINANCIAL USA INC  
Form 8-K  
May 16, 2006

**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 May 16, 2006  
(Date of  
earliest event May 16, 2006  
reported)

**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)

- 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