

HEARTLAND FINANCIAL USA INC  
Form 8-K  
August 31, 2004

**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 **August 31, 2004**  
(Date of earliest event reported) **August 31, 2004**

**Heartland Financial USA, Inc.**

(Exact name of Registrant as specified in its charter)

**Delaware**

(State or other jurisdiction of incorporation)

**0-24724**

(Commission File Number)

42-1405748

(I.R.S. Employer Identification Number)

**1398 Central Avenue, Dubuque, Iowa**

(Address of principal executive offices)

**52001**

(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 communications 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))

- o Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

**Item 8.01 Other Information**

On August 31, 2004, Heartland Financial USA, Inc. (the "Company") issued a press release announcing that its subsidiary, Heartland Financial Capital Trust I, will redeem on September 30, 2004 (the "Redemption Date") all of its 9.60% Trust Preferred Securities and its 9.60% Common Securities at a redemption price equal to the \$25.00 liquidation amount of each security plus all accrued and unpaid interest per security up to the Redemption Date. A copy of the Company's press release 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 Press Release dated August 31, 2004

**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.**

Date: August 31, 2004

By: /s/ John K. Schmidt

---

John K. Schmidt  
Executive Vice President, COO and CFO