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Item 9. Regulation FD Disclosure

On October 23, 2003, Heartland Financial USA, Inc. issued a press release announcing its earnings for the quarter ended September 30, 2003. 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. The press release is attached hereto as Exhibit 99.

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: October 24, 2003

By: /s/ John K. Schmidt

John K. Schmidt
Executive Vice President
and Chief Financial Officer