

HEARTLAND FINANCIAL USA INC
Form 11-K
March 26, 2003

SECURITIES AND EXCHANGE COMMISSION
WASHINGTON, D.C. 20549
FORM 11K

ANNUAL REPORT PURSUANT TO SECTION 15(d) OF THE
SECURITIES EXCHANGE ACT OF 1934
For the fiscal year ended December 31, 2002

OR

TRANSITION REPORT PURSUANT TO SECTION 15(d) OF THE
SECURITIES EXCHANGE ACT OF 1934

For transition period _____ to _____

Commission File Number: 33-76228

- A. Full title of the plan and the address of the plan, if different from that of the issuer named below:

Heartland Financial USA, Inc.
Employee Stock Purchase Plan

- B. Name of issuer of the securities held pursuant to the plan and the address of its principal executive office:

Heartland Financial USA, Inc.
1398 Central Avenue
Dubuque, IA 52001

REQUIRED INFORMATION

The Heartland Financial USA, Inc. Employee Stock Purchase Plan is not subject to the Employee Retirement Income Security Act of 1974, as amended. Accordingly, the audited financial statements prepared in accordance with the instructions to Form 11-K are provided as Exhibit 99.1 to this Form 11-K.

SIGNATURES

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The Plan

Pursuant to the requirements of the Securities Exchange Act of 1934, the trustees (or other persons who administer the employee benefit plan) have duly caused this annual report to be signed on its behalf by the undersigned hereunto duly authorized.

HEARTLAND FINANCIAL USA, INC.
EMPLOYEE STOCK PURCHASE PLAN

BY: /s/ John K. Schmidt

John K. Schmidt
Executive Vice President and
Chief Financial Officer

Date: March 26, 2003

HEARTLAND FINANCIAL USA, INC. EMPLOYEE STOCK PURCHASE PLAN

EXHIBIT INDEX
TO ANNUAL REPORT ON FORM 11-K

Exhibit No. -----	Description -----
23	Auditors' Consent
99.1	Financial Statements