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## Section 1: 8-K (8-K)

UNITED STATES SECURITIES AND EXCHANGE COMMISSION  
WASHINGTON, D.C. 20549

### FORM 8-K

#### CURRENT REPORT

Pursuant to Section 13 of 15(d) of The Securities Exchange Act of 1934

Date of Report (Date of earliest event reported)

July 23, 2020

### Heartland Financial USA, Inc.

(Exact name of Registrant as specified in its charter)

Commission File Number: 001-15393

Delaware

(State or other jurisdiction of incorporation)

42-1405748

(I.R.S. Employer Identification Number)

1398 Central Avenue  
Dubuque, Iowa 52001

(Address of principal executive offices)

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

Indicate by check mark whether the registrant is an emerging growth company as defined in Rule 405 of the Securities Act of 1933 (17 CFR §230.405) or Rule 12b-2 of the Securities Exchange Act of 1934 (17 CFR §240.12b-2). Emerging growth company

If an emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new or revised financial accounting standards provided pursuant to Section 13(a) of the Exchange Act.

Securities registered pursuant to Section 12(b) of the Exchange Act:

<b>Title of each class</b>	<b>Trading Symbol(s)</b>	<b>Name of each exchange on which registered</b>
Common Stock, par value \$1.00 per share	HTLF	Nasdaq Stock Market

## **Item 7.01 Regulation FD Disclosure**

On July 23, 2020 - - Heartland Financial USA, Inc. (NASDAQ: HTLF), announced that its board of directors approved its regular quarterly cash dividend of \$0.20 per share on the company's common stock payable on August 29, 2020, to stockholders of record at the close of business on August 7, 2020. As of June 30, 2020, there were 36,844,744 common shares outstanding listed on the NASDAQ Global Select Market under the symbol HTLF.

## **Item 9.01 Financial Statements, Pro Forma Financial Information and Exhibits**

(a) Financial Statements of Business Acquired.

None.

a. Pro Forma Financial Information.

None.

a. Exhibits.

[99.1 Press Release dated July 23, 2020.](#)

104 The cover page from this Current Report on Form 8-K, formatted as Inline XBRL.

## 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.

Date: July 23, 2020

HEARTLAND FINANCIAL USA, INC.

By: /s/ Bryan R. McKeag

Bryan R. McKeag

Executive Vice President

Chief Financial Officer

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## Section 2: EX-99.1 (EX-99.1)



news

### CONTACT:

Bryan R. McKeag

Executive Vice President

Chief Financial Officer

(563)589-1994

[bmckeag@htlf.com](mailto:bmckeag@htlf.com)

FOR IMMEDIATE RELEASE

## HEARTLAND FINANCIAL USA, INC. DECLARES CASH DIVIDEND

**Dubuque, IA, July 23, 2020** - Heartland Financial USA, Inc. (NASDAQ: HTLF), announced that its board of directors approved its regular quarterly cash dividend of \$0.20 per share on the company's common stock payable on August 29, 2020, to stockholders of record at the close of business on August 7, 2020. As of June 30, 2020, there were 36,844,744 common shares outstanding listed on the NASDAQ Global Select Market under the symbol HTLF.

### About Heartland Financial USA, Inc.

Heartland is a diversified financial services company with assets of approximately \$13.3 billion. The Company provides banking, mortgage, private client, investment, treasury management, card services, and insurance to individuals and businesses. Heartland currently has 114 banking locations serving 83 communities in Iowa, Illinois, Wisconsin, New Mexico, Arizona, Montana, Colorado, Minnesota, Kansas, Missouri, Texas and California. Additional information about Heartland is available at [www.htlf.com](http://www.htlf.com).

### Safe Harbor Statement

This release, and future oral and written statements of Heartland and its management, may contain forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995 about Heartland's financial condition, results of operations, plans, objectives, future performance and business. Although these forward-looking statements are based upon the beliefs, expectations and assumptions of Heartland's management, there are a number of factors, many of which are beyond the ability of management to control or predict, that could cause actual results to differ materially from those in its forward-looking statements. These factors, which are detailed below and in the risk factors in Heartland's reports filed with the Securities and Exchange Commission, contained, among others: the impact of the COVID-19 pandemic on Heartland and U.S. and global financial markets; containment measures enacted by the U.S. federal and state governments and by private businesses in response to the COVID-19 pandemic; the deterioration of the U.S. economy in general and in the local economies in which Heartland conducts its operations; increasing credit losses due to deterioration in the financial condition of its borrowers, based on declining oil prices and asset and collateral values, which may continue to increase Heartland's provision for credit losses and net charge-offs; civil unrest in the communities that Heartland serves; levels of unemployment in the subsidiary banks' lending areas; real estate market values in the subsidiary banks' lending areas; future natural disasters and increases to flood insurance premiums; the effects of past and any future terrorist threats and attacks, acts of war or threats thereof; the level of prepayments on loans and mortgage-backed securities; legislative/regulatory changes affecting banking, taxes, securities, insurance and monetary and financial matters; monetary and fiscal policies of the U.S. Government including policies of the United States Department of the Treasury (the "U.S. Treasury") and the Federal Reserve; the quality or composition of Heartland's loan or investment portfolios; demand for loan products and financial services, deposit flows and competition in Heartland's market areas; changes in accounting principles and guidelines; the timely development and acceptance of products and services, including products and services offered through alternative delivery channels such as the Internet; Heartland's ability to implement technological changes as anticipated and to develop and maintain secure and reliable electronic delivery systems; Heartland's ability to retain key executives and employees and the ability of Heartland and its subsidiaries to successfully consummate acquisitions and integrate acquired operations.

The COVID-19 pandemic is adversely affecting Heartland and its customers, counterparties, employees and third-party service providers. The pandemic's severity, its duration and the extent of its impact on Heartland's business, financial condition, results of operations, liquidity and prospects remain uncertain. Continued deterioration in general business and economic conditions or turbulence in domestic or global financial markets could adversely affect Heartland's net income and the value of its assets and liabilities, reduce the availability of funding to Heartland, lead to a tightening of credit and increase stock price volatility. Some economists and investment banks also predict that a recession or depression may result from the continued spread of COVID-19 and the economic consequences.

All statements in this release, including forward-looking statements, speak only as of the date they are made, and Heartland undertakes no obligation to update any statement in light of new information or future events.

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