Mail Stop 4561

June 6, 2007

*By U.S. Mail and facsimile to* (563) 589-2011.

John K. Schmidt Chief Financial Officer Heartland Financial USA, Inc. 1398 Central Avenue Dubuque, Iowa 52001

## Re: Heartland Financial USA, Inc. Form 10-K for Fiscal Year Ended December 31, 2006 Filed March 16, 2007 File No. 001-15393

Dear Mr. Schmidt:

We have completed our review of your Form 10-K and related filings and have no further comments at this time.

Sincerely,

Paul Cline Senior Accountant