Mail Stop 4720

August 6, 2009

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, 2008 Form 10-Q for Fiscal Period Ended March 31, 2009 File No. 001-15393

Dear Mr. Schmidt:

We have completed our review of your Form 10-K for Fiscal Year Ended December 31, 2008 and related filings and have no further comments at this time.

Sincerely,

Kevin W. Vaughn Branch Chief