



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

DIVISION OF  
CORPORATION FINANCE

December 4, 2020

Bryan McKeag  
Chief Financial Officer  
HEARTLAND FINANCIAL USA INC  
1398 Central Avenue  
Dubuque, Iowa 52001

**Re: HEARTLAND FINANCIAL USA INC**  
**Form 10-Q for the Quarter Ended September 30, 2020**  
**Filed November 5, 2020**  
**File No. 001-15393**

Dear Mr. McKeag:

We have completed our review of your filing. We remind you that the company and its management are responsible for the accuracy and adequacy of their disclosures, notwithstanding any review, comments, action or absence of action by the staff.

Sincerely,

Division of Corporation Finance  
Office of Finance