

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

February 7, 2024

Kevin L. Thompson Chief Financial Officer Heartland Financial USA, Inc. 1800 Larimer Street Suite 1800 Denver, Colorado 80202

> Re: Heartland Financial USA, Inc. Form 10-K for Fiscal Year Ended December 31, 2022 File No. 001-15393

Dear Kevin L. Thompson:

We have completed our review of your filings. 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