

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