

**PROCEDURE FOR STOCKHOLDERS TO COMMUNICATE WITH
HEARTLAND BOARD OF DIRECTORS**

The board of directors can be contacted through Heartland's corporate headquarters by addressing correspondence to the attention of Michael J. Coyle, Executive Vice President, Senior General Counsel/Corporate Secretary or to Hilary Stubben, Vice President, General Counsel/Assistant Corporate Secretary, at Heartland Financial USA, Inc., 1398 Central Avenue, P.O. Box 778, Dubuque, Iowa 52004-0778 or by calling Heartland's administrative offices at 563-589-2100 and asking for Michel Coyle or Hilary Stubben. Communications will be forwarded to a designee of the board as soon as practical.