

**HEARTLAND FINANCIAL USA, INC.
CODE OF BUSINESS CONDUCT AND ETHICS**

**VIOLATION REPORTING PROCEDURE
AND CONTACT INFORMATION**

**Approved by Heartland Financial USA, Board of Directors
October 15, 2013**

Heartland Financial USA, Inc. takes its ethical obligations seriously. It is important that Heartland employees take their ethical obligations seriously as well. It is also important that Heartland employees feel that they can report potential violations of Heartland's Code of Business Conduct and Ethics or other potential ethical violations discretely and without fear of reprisal. To that end, Heartland has established a set of procedures for its employees to report potential violations of the Code or other ethical concerns. Please review these procedures to determine how and to whom to report the type of potential violation you are reporting.

Conduct Related to the Code of Business Conduct and Ethics. Heartland's Code of Business Conduct and Ethics addresses the ethical and legal concerns that can arise in connection with employees' and directors' business dealings on behalf of or related to Heartland and its subsidiaries. For example, the Code explains that if an employee or director were to receive a gift in connection with any transaction or business with Heartland or its subsidiaries that could be a violation of both Heartland's Code of Business Conduct and Ethics and the Federal Bank Bribing Law. If an employee becomes aware of a violation of the Code, or any law or regulation, the employee should immediately contact the Heartland Human Resources Department toll free at 1-888-739-2100 or one of the members of Heartland's Audit/Corporate Governance Committee listed below.

Conduct Related to Financial Reporting and Accounting Matters. Violations of the Code and the law that relate to financial reporting or accounting improprieties or errors by any employee, or any perceived conflict of interest or self-dealing by any employee including the President and CEO, should be reported anonymously to Heartland's Audit/Corporate Governance Committee pursuant to the methods described below.

Conduct Related to Human Resources Matters. Unethical conduct that is of a human resources nature, such as sexual harassment, age or other prohibited discrimination or general inappropriate treatment of co-workers, is to be reported to Heartland's Human Resources Department. If the human resources violation involves Heartland's Human Resources Department itself, the matter should be reported directly to Heartland's President and CEO- Mr. Lynn Fuller at 563-589-2105 or lfuller@htlf.com. If the human resources violation involves the President and CEO himself, the matter should be reported to the Chairman of the Compensation/Nominating Committee of the Board- Thomas Flynn at 563-590-1220, or senatortom@aol.com.

Contact Information. If an employee is uncomfortable discussing a potential violation of the Code or Heartland’s ethical standards with the above-named individuals directly, the employee may report the potential violation in the following manner:

Anonymous Letter. An employee may send an anonymous letter to a post office box that Heartland has established for receiving reported violations of its Code of Business Conduct and Ethics and other ethical standards. The address is:

Heartland Financial USA, Inc.
Attn: Audit/Corporate Governance Committee
c/o Heartland Administration Department
P. O. Box 778
Dubuque, IA 52004-0778
(Mark correspondence “Confidential”)

An employee can also send an anonymous letter to Heartland’s Legal Department, Attention: Mike Coyle, EVP, Senior General Counsel, or to Lynn B. Fuller, President and CEO through the post office box identified above. In addition, an employee may contact them directly by email or phone at:

Mike Coyle
Heartland Financial USA, Inc.
Email: mcoyle@htlf.com
Phone: 563-587-4096

Lynn B. Fuller
Heartland Financial USA, Inc.
Email: lfuller@htlf.com
Phone: 563-589-2105

Direct Contact with Audit/Corporate Governance Committee Members. An employee may contact the following members of Heartland’s Audit and Corporate Governance Committee directly at the email addresses and telephone numbers below:

Mark C. Falb
E-mail: mfalb@kendallhunt.com
Office phone: 563-589-1200

Thomas L. Flynn
E-mail: senatortom@aol.com
Office phone: 563-557-7877

An employee can log on to the Heartland Financial USA, Inc. website at www.htfl.com. By clicking on the button entitled “Investor Relations” from the homepage, the employee will be redirected to another page that gives them the option to send a confidential e-mail to a member or members of the Heartland Audit/Corporate Governance Committee as named above. **However, Heartland cannot guarantee that the employee’s identity will be kept completely confidential under this method.**

An employee's report will be taken seriously by the individual contacted and by Heartland Financial USA, Inc. Recipients of all complaints will keep a record of all communications received and will address the matters reported through the proper channels. Heartland encourages its employees to report violations of its Code of Business Conduct and Ethics or other ethical violations and to live up to their ethical responsibilities as Heartland employees. If employees have any additional questions regarding these reporting procedures, they may contact Mike Coyle at the address above.

Approved July 19, 2005

Updated December 31, 2012 (changed phone contact of Tom Flynn)

Updated October 15, 2013 to change contact from Lois Pearce to Mike Coyle.

Updated October 15, 2016 noting no changes.

Updated October 18, 2017 noting no changes.