

In accordance with local, state and national pandemic guidance and with the safety and health of Heartland Financial USA, Inc. stockholders, employees and the broader community as top priority, the company will hold a virtual Annual Meeting.



Strength. Insight. Growth.

**VIRTUAL STOCKHOLDERS
MEETING**

Wednesday, May 19, 2021
1:00 p.m. CDT

Visit www.virtualshareholdermeeting.com/HTLF2021
for more information.

Easy access for all stockholders for the Virtual Stockholder Meeting

HERE'S HOW IT WORKS:

Prior to the meeting

Visit www.virtualshareholdermeeting.com/HTLF2021
for more information.

Day of the meeting

Log in and attend the virtual stockholder meeting at
www.virtualshareholdermeeting.com/HTLF2021,
using a personalized control number provided to you
in this packet. A support line will be available on the
meeting website for any questions on how to
participate in the Annual Meeting.

Strength.
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Growth.

Frequently Asked Questions

Why am I receiving this Notice of Internet Availability?

The Securities and Exchange Commission, (“SEC”) permits companies to send the enclosed “Notice” instead of a full printed set of proxy materials. The Notice provides instructions on how to view your company’s proxy materials, vote online and request a full set of printed materials by mail.

There are several advantages to your company sending a Notice instead of a full set of materials, including lowering your company’s costs and reducing the environmental impact from printing and mailing full sets of proxy materials.

How do I view the proxy materials online?

Go to www.proxyvote.com and enter your control number to get started. Your control number can be found on the enclosed Notice.

What if I prefer to receive a paper copy of the proxy materials?

You can easily request a paper copy which will be mailed to you at no cost. Instructions on how to do so can be found in the *Get informed before you vote* section of the Notice.

Can I receive proxy materials for future meetings by e-mail rather than receive a Notice?

Yes you can. Go to www.proxyvote.com and select “Email” in the Delivery Settings section.

For more information about the SEC’s Notice and Access Proxy Rules please visit: www.sec.gov/spotlight/proxymatters/e-proxy.shtml.