

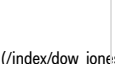




<p>S &amp; P 500 (/index/s&amp;p_500)</p> <p><b>14.65</b></p>  <p>(/index/s&amp;p_500)</p> <p><b>2,928.63 (0.50%)</b></p> <p>Pre-market 08:48:51 AM EDT</p>	<p>NASDAQ 100 (/index/nasdaq_100)</p> <p><b>42.82</b></p>  <p>(/index/nasdaq_100)</p> <p><b>7,670.47 (0.56%)</b></p> <p>Pre-market 08:48:56 AM EDT</p>	<p>DJIA (/index/dow_jones)</p> <p><b>146.80</b></p>  <p>(/index/dow_jones)</p> <p><b>26,622.80 (0.55%)</b></p> <p>Pre-market 08:48:59 AM EDT</p>	<p>NIKKEI 225 (/index/nikkei_225)</p> <p><b>292.70</b></p>  <p>(/index/nikkei_225)</p> <p><b>24,402.70 (1.21%)</b></p> <p>08:49:02 AM EDT</p>
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## Heartland Financial Commercial Card Volume Up, Nationally Ranked Third Year in a Row

PRESS RELEASE GlobeNewswire  
 Sep. 29, 2018, 11:00 AM

DUBUQUE, Iowa, Sept. 29, 2018 (GLOBE NEWSWIRE) -- **Heartland Financial USA, Inc. (NASDAQ: HTLF)** announced today that it has been ranked among the top U.S. commercial credit card issuers in terms of purchase volume and growth for the third year in a row. According to The Nilson Report, Heartland’s commercial credit card program is ranked among the top 30 Purchasing Card programs. The Nilson Report is a leading publication covering payment systems worldwide for more than four decades.

According to the report, Heartland Financial USA, Inc. ended 2017 with \$189.1 million in purchasing card volume, a growth of 49.7% over the previous year. This included purchase volume from commercial and purchasing cards.

“The growth we have seen in our credit card purchasing volume over the past few years is a result of our best-in-class technology and personalized service,” said Nicole Tipton, Senior Vice President of Commercial Card Payment Solutions. “Our Industry Specialists partner with our commercial card customers to create customized card programs based on their unique needs. After implementation, we continue to work hand-in-hand to optimize their program.”

### About Heartland Financial USA, Inc.

Heartland Financial USA, Inc. is an \$11.3 billion asset diversified financial services company providing banking, mortgage, private client, investment, insurance and consumer finance services to individuals and businesses.

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Heartland currently has 122 banking locations in 91 communities in Iowa, Illinois, Wisconsin, New Mexico, Arizona, Montana, Colorado, Minnesota, Kansas, Missouri and Texas. Additional information about Heartland Financial USA, Inc. is available at [www.htlf.com](http://www.htlf.com) ([https://www.globenewswire.com/Tracker?data=VrYUXHrCX9Zpprv\\_5\\_ACIQW2cTViDcf7OonL5UibRxzVE9pZC0WjBSE5DNF4aBHK0tOtyBdaW-IJ\\_u6xVTFXgQ==](https://www.globenewswire.com/Tracker?data=VrYUXHrCX9Zpprv_5_ACIQW2cTViDcf7OonL5UibRxzVE9pZC0WjBSE5DNF4aBHK0tOtyBdaW-IJ_u6xVTFXgQ==)).

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This release, and future oral and written statements of Heartland and its management, may contain forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995 about Heartland's financial condition, results of operations, plans, objectives, future performance and business. Although these forward-looking statements are based upon the beliefs, expectations and assumptions of Heartland's management, there are a number of factors, many of which are beyond the ability of management to control or predict, that could cause actual results to differ materially from those in its forward-looking statements. These factors, which are detailed in the risk factors included in Heartland's Annual Report on Form 10-K filed with the Securities and Exchange Commission, include, among others: (i) the strength of the local and national economy; (ii) the economic impact of past and any future terrorist threats and attacks and any acts of war, (iii) changes in state and federal laws, regulations and governmental policies concerning the Company's general business; (iv) changes in interest rates and prepayment rates of the Company's assets; (v) increased competition in the financial services sector and the inability to attract new customers; (vi) changes in technology and the ability to develop and maintain secure and reliable electronic systems; (vii) the loss of key executives or employees; (viii) changes in consumer spending; (ix) unexpected results of acquisitions; (x) unexpected outcomes of existing or new litigation involving the Company; and (xi) changes in accounting policies and practices. All statements in this release, including forward-looking statements, speak only as of the date they are made, and Heartland undertakes no obligation to update any statement in light of new information or future events.

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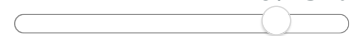
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Current Loan: \$200,000



Current Interest Rate: 6.75%



Current Loan Term (Fixed Rate):

10 years	15 years	20 years	30 years
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	Monthly Payment	Total Loan Amount
Current Loan	\$1,297	\$466,991
New	\$1,079	\$388,318

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