



Leaves are falling,
"savings" is calling

CD Specials!

Minimum Deposit to open \$5,000

7 month	14 month
4.32% RATE	4.12% RATE
4.41% APY*	4.20% APY*



HEADWATERS State Bank

Land O' Lakes, WI
715/547-3383

Presque Isle, WI
715/686-2200

Where it all begins...

Member
FDIC



*Annual Percentage Yield (APY) is accurate as of October 1, 2026. Penalty may be imposed for early withdrawal.
The penalty may invade principal.

**Restrictions may apply