

Pile up your savings with these CD Specials!



Minimum Deposit to open \$5,000



7 month

3.92% RATE

3.99% APY*

14 month

3.72% RATE

3.78% 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 February 1, 2026. Penalty may be imposed for early withdrawal. The penalty may invade principal.

**Restrictions may apply