

Ring in the New Year with one of our CD Specials!

Minimum Deposit to open \$5,000

7 month

4.17% RATE

4.25% APY*

14 month

3.97% RATE

4.04% APY*

HAPPY NEW YEAR'S



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 September 23, 2025. Penalty may be imposed for early withdrawal. The penalty may invade principal.

**Restrictions may apply