

# 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

Member  
**FDIC**



*Where it all begins...*

\*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