

Your savings can grow with our CD rates.

CD Specials!

Minimum Deposit to open \$5,000

7 month	14 month
3.92% RATE	3.72% RATE
3.99% APY*	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