



CD Specials!

Minimum Deposit to open \$5,000

| 7 month | 14 month |
|-------------------|-------------------|
| 4.35% RATE | 4.06% RATE |
| 4.44% APY* | 4.14% 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 June 12, 2025. Penalty may be imposed for early withdrawal. The penalty may invade principal.