

**We are falling over  
our CD rates.**

**CD Specials!**

Minimum Deposit to open \$5,000

**7 month      14 month**

**4.75% RATE      4.45% RATE**

**4.85% APY\*      4.54% 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 October 15, 2024. Penalty may be imposed for early withdrawal. The penalty may invade principal.

\*\*Restrictions may apply