

Wrap your savings into our CD rates.

# CD Specials!

Minimum Deposit to open \$5,000

<b>7 month</b>	<b>14 month</b>
<b>4.50% RATE</b>	<b>4.20% RATE</b>
<b>4.59% APY*</b>	<b>4.28% APY*</b>



**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 November 15, 2024. Penalty may be imposed for early withdrawal. The penalty may invade principal.

\*\*Restrictions may apply