

What's Kasasa?

It's like earning money.  
Just more of it.

**2.50%** APY\*

on balances up to \$10,000  
if qualifications are met

**0.01%** APY\*

on all balances even if  
qualifications aren't met

### And it's easy to earn our highest rates...

All of the following transactions and activities must post and settle to your Kasasa Cash® account during each Monthly Qualification Cycle:

- At least 1 ACH payment of ACH credit transaction(s)
- At least 12 debit card purchases that post to and settle the account
- Be enrolled in and agree to receive e-statements



Ask for **free Kasasa® checking**

Miami

2190 NW 72nd Avenue

Miami Gardens

6171 NW 183rd Street

Pinecrest

12677 S Dixie Highway

1-800-782-3630 | [www.mpscu.org](http://www.mpscu.org)

\*Qualification Information: Account transactions and activities may take one or more days to post and settle to the account and all must do so during the Monthly Qualification Cycle in order to qualify for the account's rewards. The following activities do not count toward earning account rewards: ATM-processed transactions, transfers between accounts, credit card debit and credit card purchases processed by merchants and received by our credit union as ATM transactions, PIN-based, signature based transactions, non-retail payment transactions, and purchases made with debit or credit cards not issued by our credit union. Transactions bundled together by merchants and received by our institution as a single transaction count as a single transaction for the purpose of earning account rewards. Monthly Qualification Cycle means a period beginning one (1) business day prior to the first day of the current statement cycle through one (1) business day prior to the close of the current statement cycle. Reward Information: When your Kasasa Cash® account qualifications are met during a Monthly Qualification Cycle, (1) balances up to \$10,000 receive APY of 2.50%; and balances over \$10,000 earn 0.25% interest rate on the portion of balance over \$10,000, resulting in a range from 2.50% to 0.45% APY depending on the account's balance and (2) you will receive reimbursements up to an aggregate total of \$25 (max. \$4.99 per single transaction) for nationwide ATM withdrawal fees imposed by other financial institutions and incurred during the Monthly Qualification Cycle in which you qualified. An ATM receipt must be presented for reimbursements of individual ATM withdrawal fees of \$4.99 or higher. We reimburse ATM withdrawal fees based on estimates when the withdrawal information we receive does not identify the ATM fee. If you have not received an appropriate reimbursement, we will adjust the reimbursement amount if we receive the transaction receipt within sixty (60) calendar days of the withdrawal transaction. When Kasasa Cash® qualifications are not met, all balances in the account earn 0.01% APY and ATM withdrawal fees are not refunded. Dividends and ATM withdrawal fee reimbursements will be credited to your Kasasa Cash® account on the last day of the current statement cycle. APY = Annual Percentage Yield. APYs reflect the last declared dividend rate and are accurate as of 09/30/2016. Rates and rewards are variable and may change after account is opened. Fees may reduce earnings. Additional Information: Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements apply. No minimum deposit is required to open the account. Monthly PIN/Signature based debit card transactions, ACH credit, receipt of electronic statements are condition(s) of this account. Enrollment in electronic services (e.g. online banking, electronic statements, and log-ons) may be required to meet some of the account's qualifications. Limit 1 account per social security number. There are no recurring monthly service charges or fees to open or close this account. Contact one of our member service representatives for additional information, details, restrictions, processing limitations and enrollment instructions. Federally insured by NCUA. Kasasa® and Kasasa Cash® are trademarks of Kasasa, Ltd., registered in the U.S.A. Credit Union membership is required. Membership is open to anyone who lives, works, or worships in Miami-Dade, Broward, Palm Beach or Monroe Counties. Kasasa and Kasasa Cash are trademarks of Kasasa, Ltd., registered in the U.S.A.

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## THE MINDFUL DIVORCÉE

# Being Mindful Through a Divorce

BY DEBBIE MARTINEZ, DIVORCE COACH



**W**ALKING THE PATH OF DIVORCE IS MIND NUMBING. There are days when we wake up and we are already counting the hours till we can go back to bed. All we can think about is our pain, what needs to get to the attorney or the accountant and how are we going to keep it together. Getting a divorce can take years in some cases so it's important to be very mindful of living (not just surviving) our life in the process. Your thoughts create your life so here are some I would like for you to commit to memory, not just to use during your divorce but for life!

- » Divorce does not define you, how you get through it does.
- » Being your best doesn't mean being perfect.
- » Turn your divorce into a beacon not an abyss.
- » You learn to love yourself more than you care or love the person who hurt you.
- » People don't set your limits; you do.
- » Get out of your own way.
- » Rise each morning with hope and anticipation in your heart.
- » Divorce can close you off. Stay open to see the miracles and remember, miracles don't always come with a marquee. They can be small but powerful.
- » Trust your inner wisdom.
- » Have your own purpose/passion.
- » Do what makes you happy.
- » Don't believe the naysayers and give up. Change does happen but you create the change you want.
- » Life is tough, but you're tougher.
- » Get out of your comfort zone.
- » Just because something worked 5 years ago doesn't mean it works now. Make room for new things.
- » Focus on your strengths more than improving your weaknesses. As a Man Thinketh, don't get hung up on what you're not good at, stand strong in what you are good at.
- » Let go of the outcome and enjoy the moment!
- » Divorce needs to be about healing, not just splitting assets.
- » Write down your fears post divorce and then their solutions.
- » Work on being open to see others point of view including your children's.
- » Use divorce to course correct the rest of your life.
- » Being in the present moment was never more important than now.
- » Don't respond to things based on your fears or hurts. Be non judgmental and don't take things personally.
- » Don't be reactionary. Take a deep breath and look at the bigger picture before responding. Divorce is not black and white.
- » If you write a story where all the blame goes on the other person, you are robbing yourself of tremendous growth.
- » Divorce can become mindless if you let your ego take over. Stay in control.
- » ALL of this is time limited.
- » Find ways to lessen your daily load. Perfection is out the window.
- » Do the things you enjoy.
- » Happiness is something we ourselves generate, not our circumstances.
- » Let go of things. Let go of mindsets or a belief system that no longer serves you. Let go of all the "shoulds" you have encountered in your life.
- » Mother's guilt is alive and well and living in your mind if you let it.
- » Your children will always love you and this is not a competition.
- » Stop worrying about what people have to say. They are not living your life.
- » Your family structure has changed, so redefine it and stop struggling to keep it the same. It has changed, so change with it.
- » And finally, there is hope for a newness that will light up your soul.

*Debbie Martinez, MA is a certified, mindful life coach specializing in divorce (aka: heartbreak coach). She professionally coaches clients on how to avoid the breakup backlash and live better, not bitter. As a Florida Supreme Court Certified Family Mediator trained in collaborative divorce, Debbie gives clients the tools they need to successfully untie the knot and stand strong in the wake of adversity. She brings her formal training and life experience into her coaching practice to empower and educate clients through their divorce journey and onto new beginnings. You can contact Debbie at [debbie@thepowerofdivorcecoach.com](mailto:debbie@thepowerofdivorcecoach.com).*