



***This newsletter is to let you know what's going on with Western Catholic Union in your area, our new annuity rates, how to reach our Missouri WCU agents, and you'll receive our annual Privacy Notice. Please save this information for future use.***



Giving back to our communities has been a mission for Western Catholic Union for 142 years, and that mission extends to your communities. Some of our sales agents have helped organize activities throughout Missouri to raise funds for local needs.

WCU provides up to \$500 for activities organized through our branches located near Jefferson City, Washington and Ste. Genevieve. Those members extend a helping hand throughout the local community, holding rummage sales, food drives, bake sales, quilt raffles, barbecues, country stores, and many other fun outings to raise money for needy charities.



WCU is more involved in local fundraising in Missouri than in any other state. Just in the last eleven years, the members have sponsored 1,363 activities that raised \$5,097,345.58 for needy organizations. Our members, and WCU, provide irreplaceable assistance to our neighbors.



We want you to be proud of being a part of WCU. Every member is important, and our community outreach is an extension of each of you. Nationally, since 2009, our branches have organized activities that have raised \$6,663,265.89. We've helped provide food and shelter, helped Catholic schools and parishes, provided scholarships, raised money for the fight against Alzheimer's, supported Special Olympics, and reached out to hundreds of other charities.



## Convention Notice

The 2020 WCU Quadrennial Convention is Friday, August 7th in Quincy IL. WCU branches will be notified of delegate requirements later this spring.



Any WCU member interested in being a candidate for election to the Board of Trustees needs to provide all information required by the Credentials Committee on or before April 9th, which is 120 days before the convention.

Candidates with experience in Insurance Regulation, Insurance Company Management, Actuary Practice, Audit or Financial Management will be preferred.

For more information and to receive a Trustee Candidate Application, please contact President & CEO, Roger Player, at [rplayer@wculife.org](mailto:rplayer@wculife.org) or 217-223-9721.



**That charitable support is not possible without our ability to offer tremendous life insurance products. In addition, annuity sales are strong. As of January 1st, here are our annuity rates\*:**

1 year MYGA

Band 1 (\$10,000 and up) 2.10%

3 year MYGA

Band 1 (\$2,000 - \$9,999) 2.55%  
Band 2 (\$10,000 and up) 2.80%

5 year MYGA

Band 1 (\$2,000 - \$9,999) 2.60%  
Band 2 (\$10,000 and up) 3.00%

2 year MYGA

Band 1 (\$2,000 - \$9,999) 2.35%  
Band 2 (\$10,000 and up) 2.60%

4 year MYGA

Band 1 (\$2,000 - \$9,999) 2.75%  
Band 2 (\$10,000 and up) 2.90%

SPDA & FPDA

Band 1 (\$2,000 - \$9,999) 2.25%  
Band 2 (\$10,000 and up) 3.00%

\*Rates are subject to change.

Conversations with your life insurance agent need to be private, so we ask you to call to get the best service. Since we currently have members who live in all 50 states, we understand that our members, and even some agents, are on the move. If you wish, please call the agent you've already been working with. Otherwise, please select one of these fine representatives:

Ollis/Akers/Arney, Bolivar, 417-777-5664

Penrod Agency Inc., Branson, 417-334-3455

Jerry Berry, St. Louis, 314-369-1806

Kris Prasad, St. Charles, 636-443-2215

Terry Simpkins, Lake Sherwood, 314-560-2360

Linda Hurst, St. Mary, 573-543-2469

Bernard Schnurbusch, Perryville, 573-547-5555

David Brown, St. Charles, 636-219-2508



WCU is excited to help you stay informed of all that is happening with us. We have created many different Facebook pages, designed to appeal to specific locations, to do just that. Please follow the Facebook pages **Cole Osage WCU, Franklin Warren WCU, SE Missouri WCU** and **Southwest MO WCU** that announce community activities, parish events and upcoming WCU activities. Please "Like" the pages to follow along.





## WESTERN CATHOLIC UNION

A FRATERNAL BENEFIT SOCIETY  
510 Maine Street, Quincy, Illinois 62301  
(800) 223-4928 – (217) 223-9721  
[www.wculife.org](http://www.wculife.org)



### PRIVACY-PERSONAL FINANCIAL AND MEDICAL INFORMATION

Protecting the privacy of your personal financial and medical information has always been and will continue to be a matter of top priority for us. When used in this notice, the following terms have the meaning shown.

#### Definitions

**\*Public Information** means information that is lawfully available to the general public from: Federal, State or local government records, widely distributed media, or disclosures to the general public that are required to be made by Federal, State or local law.

**\*Non-Public Information** means personally identifiable financial and medical information. It also means any list, description, or other grouping of individuals, and publicly available information pertaining to them, that is derived from any personally identifiable information that is not publicly available.

**\*Consumer Reporting Agency** means an entity which regularly provides reports (Consumer Reports) including information regarding an individual's: general reputation, character, personal characteristics or mode of living and financial status. The information may be obtained through interviews with the individual or third parties such as the individual's business associates, family members, friends, neighbors, acquaintances or financial sources.

#### Information we may obtain

We gather personal information about you from the following sources:

- information that you provide to us in an application or other form;
- information about your transactions with us (such as premium payments, loans, claims, etc.) or others;
- information that we may receive from a consumer reporting agency;
- your financial and medical history from other insurance companies, insurance support organizations or consumer reporting agencies, if you apply for insurance or benefits;
- your medical history and records from medical providers or facilities, with your authorization, if you apply for insurance or benefits; and
- your use of the services offered on our web sites from online information collection devices.

#### Information we may disclose

We may share the types of information described above with others. These disclosures are only made as authorized by you or as permitted or required by law. For example, disclosures may be made to:

- reinsurers, to other insurance companies, and to insurance support organizations for purposes related to insurance you may have or apply for;
- insurance departments or other federal, state or local legal authorities in connection with the regulation of our business or to comply with laws and regulations;
- law enforcement agencies to help prevent fraud or illegal activities;
- authorized persons to respond to a subpoena, warrant or other court order; and
- others for purposes of complying with auditing and reporting requirements.

We restrict access to your personal, insurance and medical information to those of our employees who need to know that information in order to provide insurance or service to you. We are, and will continue to be, vigilant in the safeguarding of your personal financial and medical information. We maintain physical, electronic and procedural safeguards to comply with Federal and State regulations regarding the safeguarding of Non-Public Information.

It is our sincere desire to maintain complete, accurate and up-to-date records. You may contact us at the address or telephone number shown above to access, as provided by law, information included in your file. We will promptly correct any error in our information. To protect your privacy, you will need to identify yourself by providing us with your name, date of birth and social security number.

We may update our privacy policy at any time. WCU will provide you with a new notice if we make material changes to our privacy practices.