



The Record

February 2020

Southeast Missouri Edition

This newsletter is to let you know what's going on with Western Catholic Union in your area, what's on this year's schedule, our new annuity rates, how to reach our local 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 the sales agents have helped organize activities throughout Southeast Missouri to raise funds for local needs.

WCU provides up to \$500 for activities organized through our branches located in Southeast Missouri, in Ste. Genevieve, Apple Creek/Perryville, Ozora, Zell and River aux Vases. Those members extend a helping hand

throughout the local community, holding rummage sales, food drives, bake sales, quilt raffles, barbeques, country stores, Shop With A Cop, and many other fun outings to raise money for needy charities.



This year, those branches were involved with 27 activities that helped raise \$152,672.06 for local charities. In the past 12 years, the Southeast Missouri branches have been involved with 425 activities that have raised \$1,549,203.08 for community needs. 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, supported the Brush Hawks Christmas program, Project Graduation, and supported families battling serious illness and many other needs.



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 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 our two local agents to update your information and review your coverage. Please contact Linda Hurst of St. Mary at 573-535-1572, or email cslmhurst@gmail.com. To set an appointment with Bernie Schnurbusch of Perryville, call 573-547-5555, or email blschnurbusch@gmail.com. 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, Linda and Bernie will be happy to help.



2020 Schedule of Events

Branch 184 in River Aux Vases

Several fundraisers are to be scheduled in 2020.

For more information, or if you'd like to help organize new fundraisers, please contact Jean Pettus at 573-883-3925 or Modesta Basler at 573-883-3977.

Branch 262 in Ste. Genevieve

Several fundraisers are to be scheduled in 2020.

For more information, or if you'd like to help organize new fundraisers, please contact Don Stuppy at 573-535-8136 or email cardinals_fan5@yahoo.com.



2020 Schedule of Events

Branch 148 in Apple Creek/Perryville

- Feb 9 Breakfast & Bake Sale at St. Joseph Parish in Apple Creek
- Feb 11 Branch Meeting, 6:30 pm at St. Joseph Parish Center in Apple Creek
- Feb 23 Breakfast at St. Maurus in Biehle
- Mar 14 St. Patrick's Day Auction & Dinner at St. Vincent in Perryville
- Mar 15 Breakfast & Bake Sale at St. Joseph Parish in Apple Creek
- Mar 22 Sodality Chicken & Dumpling Dinner at St. Vincent in Perryville
- Apr 14 Branch Meeting, 6:30 pm at St. Joseph Parish Center in Apple Creek
- May 3 Breakfast at St. Maurus in Biehle
- Jun 9 Branch Meeting, 6:30 pm at St. Joseph Parish Center in Apple Creek
- Jun 27 Parish Picnic at St. Maurus in Biehle
- Jul 31 - Aug 2 Parish Picnic at St. Vincent in Perryville
- Aug 11 Branch Meeting, 6:30 pm at St. Joseph Parish Center
- Aug 23 150th Parish Anniversary Event at St. Maurus in Biehle
- Sep 5 Parish Picnic at St. Joseph in Apple Creek
- Sep 13 Breakfast at St. Maurus in Biehle
- Sep 25 Walk in East Perry County Fair, 1:30 pm
- Oct 18 Breakfast at St. Maurus in Biehle
- Oct 18 Branch Dinner Meeting, 6:00 pm, location TBD
- Nov 1 Fall Dinner at St. Joseph Parish Center in Apple Creek
- Dec 13 Breakfast & Bake Sale at St. Joseph Parish Center
- Dec 17 & 18 Country Christmas Church Tours
- Dec 18 Tour Group at St. Joseph in Apple Creek



For more information and to be kept informed of branch activities, please contact Lawrence Buchheit at 573-788-2588 or Toni Ponder at 573-788-2731.

Branch 177 in Zell

Several fundraisers are still to be scheduled in 2020.

Branch Meetings are held in St. Joseph Church Basement in Zell.

- Apr 27 Branch Meeting, 3 pm
- Jul 27 Lunch Meeting, 11 am
- Oct 26 Branch Meeting, 3 pm

For more information and to be kept informed of branch activities, please contact Donna Flieg at 573-483-2266 or email ddtflieg_45@yahoo.com.

Branch 287 in Ozora

Several fundraisers are still to be scheduled in 2020.

- Mar 13 Fish Fry, 4 pm at St. Joseph Church in Ozora
- Apr 13 Branch Meeting, 6:30 pm at St. Joseph School in Ozora
- May 3 Spring Social, 1 pm at St. Joseph Church in Ozora
- Jul 13 Branch Meeting, 6:30 pm at St. Joseph School in Ozora
- Sep 20 Fall Social, 1 pm at St. Joseph Church in Ozora
- Oct 12 Branch Meeting, 6:30 pm at St. Joseph School in Ozora

For more information and to be kept informed of branch activities, please contact Linda Hurst at 573-543-2469 or email cslmhurst@gmail.com.



WESTERN CATHOLIC UNION

A FRATERNAL BENEFIT SOCIETY
510 Maine Street, Quincy, Illinois 62301
(800) 223-4928 – (217) 223-9721
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.