



*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 branches in Southern Illinois have been very active in your area for more than 100 years!

WCU provides up to \$500 for activities organized through our branches, and in recent years we've helped with projects throughout the area. We've helped raise money for the St.

Vincent DePaul Feeding Programs in Belleville, St. Agatha Food Pantry in south St. Louis, the Shrine of St. Joseph, Our Lady's Inn, Monastery of St. Clare, Waterloo Gibault School, St. Mary School in Brussels, AVONTA in Alton and many other organizations. In the past eleven



years, our Southern Illinois branches have been part of a national campaign that have raised \$6,663,265.89 for needy organizations.



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. "From the very beginning, it has been important for WCU members to benefit financially, as well as help others in need. This is why you see a heart in the center of our logo," Roger Player, President & CEO, said. "Caring for our members has been our mission from Day One and it will always be our mission."

## 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

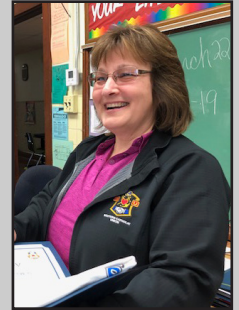
Band 1 (\$2,000 - \$9,999) 2.75%  
Band 2 (\$10,000 and up) 2.90%

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 our two local agents to update your information and review your coverage. Please contact Ken Carrico in Waterloo, at 618-570-8429 or carricoken@zoho.com, and Karen Weible in Jerseyville/Calhoun/Brussels at 618-578-9846. 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, Ken and Karen will be happy to help.



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 page **Southern IL WCU** that announces community activities, parish events and upcoming WCU activities. Please "Like" the page to follow along.

## 2020 Schedule of Events

### Branch 14/251 in Belleville

Several fundraisers are still to be scheduled in 2020.

- Feb 22 Dinner Theater for St. Vincent De Paul at McCormick Center in Belleville
- Mar 20 Branch Meeting, Location TBD
- Apr 21 Branch Family Movie Night, Location TBD
- May 15 Branch Meeting, Location TBD
- June Collect canned goods for Food Pantry
- Jun 19 Waterloo Gibault Golf Tournament at Annbriar Golf Course
- Jul 27 Christmas in July Business Meeting, Location TBD
- Sep 18 Branch Meeting, Location TBD
- Oct 20 Fall Family Movie Night, Location TBD
- Nov 13 Branch Meeting, Location TBD
- Dec 6 St. Louis District Installation of Officers Lunch, 1:30 pm at Crusoe's in St. Louis



For more information and to be kept informed of branch activities, please contact Dave Hutt at 618-667-2121 or email [davehutt@att.net](mailto:davehutt@att.net).



## 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.