

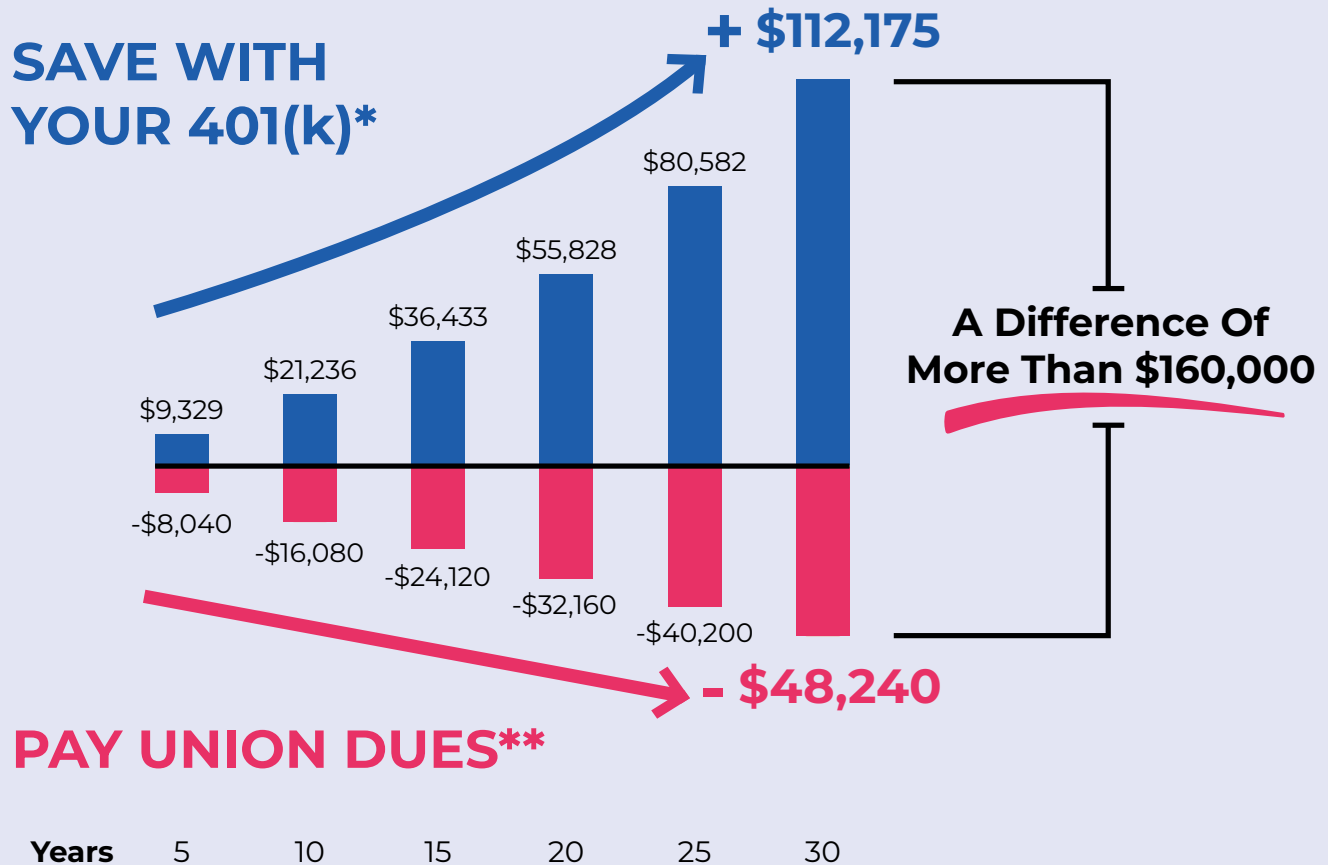
JUNE 30



## DO YOU KNOW...

**Instead of paying OCU \$48,000 in union dues for no guarantees, you could turn that same amount into \$112,000.**

The graph below shows how much you could pay in union dues over 30 years versus how much that amount could grow if invested in your 401(k).



\*Retirement savings calculated on a conservative 5% annual rate of return.

\*\*Union dues based on an hourly wage rate of \$31.25. This does not include any applicable initiation fees, fines, and/or assessments.

**BE INFORMED BEFORE  
YOU SIGN SOMETHING**

**Remember:** if you signed a union authorization card, you can change your mind

