



**SAVE UP TO 70%  
ON PAYROLL PROCESSING**

Our exclusive BMA payroll service is designed specifically for employers with up to 150 employees and is designed to reduce payroll costs. **We provide a FLAT FEE program** with no additional charges for items such as copies, checks, number of pay periods, preparation for W-2's, delivery charges etc. and we provide **FREE direct deposits**. All this for just \$89.50 per month\* plus a one time \$125.00 set up fee. Here is an example of the cost savings provided by BMA:

COST COMPARISONS, 6 EMPLOYEES, EVERY 2 WEEK PAYROLL		
ITEM	PAYCHEX	BMA
For payroll processing	\$3,260.40	<b>\$962.40</b>
For printing W-2's	\$26.25	-
W-2 Processing Fee	\$45.00	-
<b>TOTAL</b>	<b>\$3331.66</b>	<b>\$962.40</b>
<b>PLUS</b>	DELIVERY CHARGES	<b>NO DELIVERY CHARGES</b>
<b>SAVINGS WITH BMA</b>		<b>71.11%</b>
<b>AMOUNT OF INCREASED PROFITS</b>		<b>\$2,369.25</b>

\* For up to five employees

Prices subject to change without notice.

**PAYROLL SERVICE COMPARISON CHART**

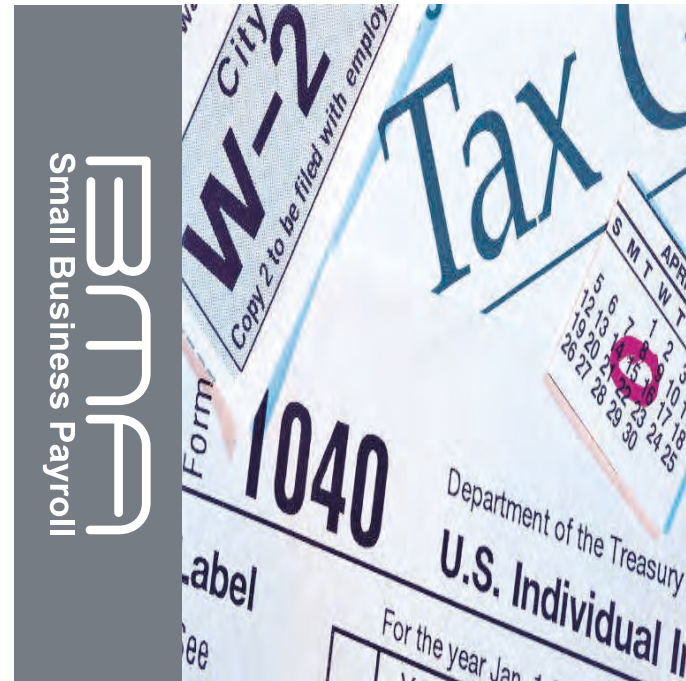
	<b>BMA</b>	<b>Full Service</b> (such as ADP® / Paychex® / Intuit®)	<b>Software</b> (such as Quickbooks®)
Setup	We do the setup for you, there's nothing to install on your end.	Paper-intensive manual process.	Software and tax table updates required. No help with new hire reporting, W-4s, I-9s.
Email Reminders	Timely email reminders of all important deadlines.	No reminders available.	Online reminders exist, but they are not automated.
Paycheck calculations	Instant and guaranteed accurate.	Paycheck calculations are delayed from the time you report hours.	Instant and guaranteed accurate (but requires ongoing tax table updates).
Direct Deposit	FREE	Extra charges apply.	Extra charges apply.
Paychecks	Print instantly on blank or pre-printed check.	Delivered to your office for an extra fee.	No blank check printing option.
Tax Impounding	No tax impounding - funds stay in your bank account until the payment is due.	Taxes are withdrawn on each payday, typically several weeks before they are due.	Depends on service selected.
Electronic tax payments and filings	Electronic 940s, 941s, 944s, W-2s, and e-file for most states (or we provide signature-ready forms).	The service takes care of taxes for you, for an extra fee.	Electronic functionality available for 941s, and very few states.
Customer Support	Free. As your trusted advisor, we're here to help you whenever you have a question.	Included.	Extra charges apply.
Export	Easy data download to Quickbooks®, Quickbooks Online, Quickbooks® for Mac, Microsoft Money® and Quicken®.	Downloads data to Quickbooks, but as journal lump-sum. There are no split level details available.	Works only with Quickbooks.
Price	\$89.50/Month <b>FLAT FEE</b> for payroll service (up to 5 employees - \$0.90 for each additional employee). *One Time \$125.00 Setup Fee applies.	Pricing varies by number of payroll runs. Additional fees for direct deposit, quarterly filings, delivery fees, W-2s etc.	Pricing can vary greatly by service selected.



**BMA**  
Small Business Payroll  
760 Vanessa Lane  
Neshanic Station, NJ 08853

**BMA**  
Small Business Payroll  
The business owner's best resource

**Save up to 70% annually**  
**Get your instant quote at**  
**www.BMAPAYROLL.com**



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**BMA**

**(908) 369-6843**  
Fax: 908-369-9449  
Email: info@bmapayroll.com  
**www.bmapayroll.com**



## Accurate Payroll You Can Count On

- Each payday, tell us your employee hours. We calculate all federal, state, and local taxes, as well as voluntary deductions such as retirement plan contributions or insurance premiums. It's all guaranteed to be 100% accurate.
- Your tax deposits will be on time and correct - every time.
- We complete your federal and state payroll filings for you, including quarterlies, year end forms and W-2's.
- All of your payroll information will be maintained and available: employee records, past pay stubs, tax filings, and records of tax payments.

## No more IRS Penalties!

- Did you know that each year, 1 out of 3 small businesses pays a penalty to the IRS? With our payroll service, you'll never miss a tax deadline or pay the wrong amount.

## Say Good-Bye to Payroll Hassles

- Now you can trust your payroll is in good hands. There's nothing better than personal attention from a trusted advisor who knows your business. Our high-quality payroll service is customized for you and your business. Rely on us to deliver top quality service all year long. You'll be delighted with the results!



## Satisfaction Guaranteed

- On payday, paychecks can be handed out, or they can be electronically deposited into employee bank accounts with our Direct Deposit service. Your employees will love you for Direct Deposit! No more trips to the bank! We also provide professional pay stubs detailing the current as well as year-to-date withholdings, vacation and sick time.
- All common pay types are supported.
- Voluntary deductions are also handled, such as insurance, retirement plans, and many others.

## Benefits of BMA Payroll

- Accurate Paydays
- Federal Tax Deposits & Filings
- State Tax Deposits & Filings
- Accounting Software Integration
- Detailed Insightful Reports
- Free Direct Deposit
- Cost Certainty with Flat Fee Structure - No Hidden Costs
- Vacation & Sick Pay Tracking
- Multiple Pay Types & Rates
- Wage Garnishments
- Contractor Payments
- Optional 1099 Filing Service
- No End of Year Fees
- New Hire Reporting Included
- Optional Pay As You Go Workers Compensation Plan



## Frequently Asked Questions

### What do I need to get started?

All we need is your company and employee information, and payroll history (if any) for this year. Call us to schedule an appointment to discuss your payroll requirements. We will design a customized payroll solution for you.

### Can I switch payroll providers mid-year?

As long as you have records of your payroll history, you can switch at any time.

### Can I import this information to my accounting software?

You can import your payroll data into accounting software such as Quickbooks®, Quickbooks Online Edition, Quickbooks for Mac, ATX Cash Command, ATX Total Command, and Microsoft® Money, so that all information is in one place.

### What about W-2's?

At year-end, we create W-2 forms for you and your employees. And we take care of filing them with the Social Security Administration.

### What if an employee needs a copy of an old pay stub?

No problem. We maintain complete records of your payroll data for quick access whenever you need it. Your employees can also access their pay stubs securely online at PaycheckRecords.com, 24 hours a day, 7 days a week.

### How will I stay on top of my payroll details?

We will provide you with a variety of reports that will allow you to remain informed and in control of your payroll.

**For more information, fill out this form and fax back or mail it in to take advantage of all the savings and convenience BMA has to offer!**

Company: \_\_\_\_\_

Name: \_\_\_\_\_

Address: \_\_\_\_\_

\_\_\_\_\_

Tel: \_\_\_\_\_

Fax: \_\_\_\_\_

Email: \_\_\_\_\_

Number of employees: \_\_\_\_\_



**FOR MORE INFORMATION**