


PAYROLL SERVICE COMPARISON CHART

		Full Service (such as ADP®/Paychex®/Intuit®)	Software (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.
Paycheck	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	Taxes are withdrawn on each payday, typically several weeks before they are due.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, or export to general ledger.	Downloads data to Quickbooks, but as journal lump-sum. There are no split level details available.	Works only with Quickbooks.
Price	FLAT MONTHLY FEE, no hidden charges. Setup fee applies.	Pricing varies by number of payroll runs. Additional fees for direct deposit, quarter filings, delivery fees, etc.	Pricing can vary greatly by service selected.

FAQ

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 or export to general ledger.

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 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.


Small Business Payroll
The business owner's best resource

**SIGN UP THIS MONTH AND START
 SAVING UP TO 70%
 ON YOUR ANNUAL PAYROLL EXPENSE!**



You'll immediately notice when working with **BMA Small Business Payroll** that there are no contracts locking you into term periods. There are also no power of attorney agreements and no hidden bank accounts for "tapping" your payroll taxes. With BMA as your payroll partner, your hard-earned cash will always be secure - it belongs to you, not us.

BMA is a family-run business that's been the business owner's best resource since 1977 - find out for yourself WHY we're different from the big-box payroll bureaus!

Services include:

- Payroll
- Human Resources
- Time Tracking
- Pay Cards
- Benefits
- Retirement Planning
- Workman's Compensation

HOW MUCH CAN YOU SAVE?

Visit BMA's website for an instant, complimentary, no-hassle quote on your payroll services.

www.bmapayroll.com

BMA
Small Business Payroll
The business owner's best resource

760 Vanessa Lane
Neshanic Station, NJ 08853

HOW IT WORKS

- 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 in to 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
- New Hire Reporting Included
- Optional Pay As You Go Workers Compensation Plan



SAVE UP TO 70% ON PAYROLL PROCESSING

Our exclusive BMA payroll service is designed specifically for employers with up to 49 employees and is designed to reduce payroll costs. We provide a **FLAT FEE program** with no additional charges for items such as copies, check, number of pay periods, delivery charges etc. and we provide **FREE direct deposits**. Visit bmapayroll.com and select **Compare & Save** to receive a complimentary quote on your payroll services.

Here are examples of the cost savings provided by BMA:

Number Employees (frequency)	Prior Annual Cost	BMA Annual Cost	% savings with BMA
20 (weekly)	\$3,600.00	\$1,080.00	70.0%
12 (weekly)	\$1,820.00	\$1,012.80	44.4%
9 (weekly)	\$3,379.48	\$987.60	70.8%
8 (weekly)	\$3,010.80	\$979.20	67.5%
6 (weekly)	\$3,900.00	\$962.40	75.3%
6 (bi-weekly)	\$3,260.40	\$962.40	70.5%
5 (ev 2 weeks)	\$1,800.00	\$1,074.00	40.3%
AVERAGE ANNUAL SAVINGS WITH BMA			66.02%
AVERAGE ANNUAL INCREASED PROFITS			\$1,958.90