

Payroll Newsletter

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Want to go GREEN?



Eliminate paper checks!

It is unavoidable – everywhere you turn you hear the call to “go green.” Buy organic foods, use compact fluorescent lighting, and recycle are all common tips to going green. But did you realize a common business practice can also help you become environmentally-friendly?

Every pay you distribute paychecks to your employees. For some, that may be once a week to dozens of employees. But there is an alternative to

paper checks. If your employees enroll in the TGF Platinum Pay Visa Payroll Debit Card, they will receive their paycheck each pay directly to that account. No more paper checks! The vouchers that come with the payroll can ultimately be shredded and recycled – paper checks cannot because they need to go to the bank and be processed.

The direct deposit will help your employees save money on fuel – and save the

environment from automobile emissions.

The scary truth is that an annual 674 million gallons of fuel is used in the transport of paper. Even worse, more than 3 million tons of carbon dioxide is pumped into the air during the production of paper.

Considering other alternatives to using new paper products is not a bad idea – especially when coupled with increased business productivity. By

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Pressure-Sealing System

We have now improved our check printing and processing procedure to include a new pressure-sealing system.

In today's world there are many reasons to be concerned with security and fraud prevention. New technology comes with mixed blessings – our world moves faster and easier but with greater risks. We want you to rest assured that we are taking those concerns seriously.

One of our concerns is how to protect your employees' checks from tampering. We have consulted with fellow payroll processing companies and the pressure-sealing system was overwhelmingly preferred as the number one method in preventing check fraud.

The check is a tri-fold 8.5" x 11" form that is sealed along all four edges. There is only one way for the check to be

viewed – by ripping off the edges. You or your employee will know immediately if the check was tampered with or altered in any way.

The move to the new form of check stock is *for the safety and security of your company checks.*

As always, please do not hesitate to call your payroll representative with any questions or concerns you may have. We look forward to hearing any feedback!

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Product of the Quarter!

EasyChoice[®] Human Resources

EasyChoice Human Resources is the ideal compliment to our payroll services. It can help with any business, large or small. It is a comprehensive self-service resource that will help you with many HR related issues or concerns.

EasyChoice Human Resources Standard provides an **online help center** that is **available 24/7** to answer any HR question. But it is not just an FAQ center—it is much more!

- **Forms are available for download** so you are up-to-date with employment laws and regulations.
- A **customizable employee**

handbook is available, so you can provide each employee with a handbook tailored to your business.

- **Articles and tips** are available to help with the many employee issues that arise.

Also available is **On-Demand Support**.

For a little more each month you will be able to communicate directly with an HR Professional—you can run your business as if you have an HR Department!

On-Demand also provides personalized policy consulting. Together with an HR Professional you can create your specialized employee handbook.

We urge you to visit the support center right away. We are sure you will be pleased with this new product now in our service offerings and you can see for yourself just how useful this new tool will be. Let us know what you think of this great new offering!

Visit us on the web at <http://www.radcliffepayroll.net/NewFiles/Benefits/benefits.html>

Also on the webpage are more benefits and services that you can offer to your employees—so check it out!

For log-in or more information please call your payroll representative.

FAST ALERTS

W-2 season is fast approaching—take the time now to ensure employee addresses and social security numbers are up-to-date and accurate—both in your records and in ours!

1099 season follows hand-in-hand with W-2—so take the time now to get the W-9's filled out correctly and the figures together!

Don't forget: all 1099 information needs to be in our office with the last payroll of the year.

NOTES FROM RANDY'S DESK...

As always, we continue to look for ways to improve our payroll service to clients. This quarter we are highlighting our ability to help you with your HR needs.

Our new EasyChoice Human Resources solution allows you to customize your own hand-

book using templates that cover all of the basic required employment policies. How many times have you had to field questions from employees regarding eligibility of benefits? Are you treating all of your employees with the same standards? In today's employment world, an employee handbook may be your first line of defense if

you are sued by an employee for harassment, discrimination, or a host of other reasons. I urge you to invest a minimal amount of time and money to make sure that you and your company can provide this important employment safeguard today.





Going GREEN with TFG Platinum Pay VISA Debit Payroll Cards



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switching to direct deposit your employees will no longer need to take time to go to the bank or be distracted because they do not have the time to go during the workday. They can rest assured the money will be there on payday. You also need not worry about making sure each employee has a bank account that the paycheck can be deposited into because the debit card is the account.

But why TFG Platinum Pay Card? We searched and TFG offers many benefits both to you and your employees.

For you, as the employer:

- ◆ The cards **do not cost anything**

- ◆ If there is any problem with the card or the account, the employee has a toll-free number he/she can call, **eliminating you as the middleman**
- ◆ Can be used as an **employee benefit**—use as a second spending account, or for a dependent's allowance, etc.

For your employees:

- ◆ **Online access** provides *free* balance inquiries, transaction history, and monthly statements
- ◆ **Low fee money transfers**
- ◆ **Cash back** for *free* at merchant locations
- ◆ **No fee** for all purchases

- ◆ **VISA** branded
- ◆ **Online Bill Pay System** allows account holder to send payments to landlords, utility providers, loan holders, etc that do not take debit cards as payment
- ◆ Ability to **add cardholders** to the account

For more information or to find enrollment forms, visit http://www.radcliffepayroll.net/NewFiles/Payroll/direct_dep.html.

Go green by enrolling online and save the paper!



This is a paycheck.

Other ways to go "green" in your business:

- ◇ Switch to electronic payroll files—receive your reports via email or secure file exchange. Call us for more information!
- ◇ Elect to receive this newsletter via email. On the back of the newsletter is a form that you can send in with your email address.
- ◇ Do you still take your federal tax deposits to the bank? Allow us to send your deposits electronically. You will be "going green" by saving the energy to go to the bank and the paper used as the deposit slip.

On a lighter note...

Laws and regulations can often make us wonder "What were they thinking?!" Often anger or frustration accompanies that thought. Sometimes, though, laughter should follow. Read below at what the best and the brightest have decided to pass into law: *(courtesy of <http://www.dumblaws.com>)*

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|---|--|--|
| ⇒ No one may be arrested on Sunday or on the Fourth of July (OH) | lines with a duck atop his head (MN) | ⇒ You cannot eat a doughnut and walk backwards on a city street (OR) |
| ⇒ A decree declares that anyone caught stealing soap must wash himself with it until it is all used up (AZ) | ⇒ All fire hydrants must be checked one hour before all fires (PA) | ⇒ Chasing fish in a city park is against the law (LA) |
| ⇒ A person may not cross state | ⇒ It is unlawful to lend your vacuum cleaner to your next door neighbor (CO) | ⇒ It is illegal for a tavern owner to serve beer unless a kettle of nice soup is also brewing (NE) |



We'd like to hear from you!

Do you have any suggestions for future articles?

What payroll/HR questions or concerns would you like to see addressed?

Give us a call and let us know – or fill in the space below and send this back.

Would you prefer to receive our newsletter electronically?

____ Yes! I would like to receive my newsletters electronically. My email is:

I am interested in learning more about: (check all that apply)

EASY CHOICE HUMAN RESOURCES ANSWERLINK

Get all of your human resource questions answered by the professionals. An essential component to any size business.

EASY CHOICE HARTFORD WORKERS COMPENSATION

Enhance your cash flow! No more down payments or year end audits. Great rates with our pay-as-you-go solution.

TIME AND ATTENDANCE SYSTEMS

Save 2-4% of gross payroll by automating time and attendance.

RETIREMENT SOLUTION

Want to offer a retirement plan to your employees? Our representatives will help you formulate a plan to match your company's and employees' needs.

ONLINE EMPLOYER & EMPLOYEE SELF SERVICE ONLINE

Securely manage your payroll and employee information via the web - enter and submit employee data, create reports, use timesheets, and manage benefits. With employee self service, your employees have secure online access to view and print their payroll history, as well as update personal information– saving you time and energy!

EMPLOYMENT SCREENING

Perform background checks on employees before they start to work for you.

DIRECT DEPOSIT

Save your employees a trip to the bank and increase their productivity by depositing their paychecks into their bank accounts.

TFG PLATINUM PAY VISA PAYROLL DEBIT CARDS

Your paycheck on plastic! Give to employees who do not have a checking account or who would like to have a separate spending account—good for everyone!

Company Name: _____

Contact Name: _____

Phone Number: _____

Email Address: _____

Send to – Or call us for more information!

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