

## Direct Deposit is Simple, Safe & Smart

We are now offering a new payroll check Direct Deposit service for your convenience.

### Why Direct Deposit?

1. **Peace of Mind:** You don't have to worry about mail delays or having your employee paychecks lost or stolen.
2. **Prompt Payment:** Deposits will be credited on the pay date.
3. **Convenience:** Avoid special trips to pick up and/or deposit paychecks.
4. **Freedom:** Your paychecks will automatically be deposited into your employee's accounts, whether you or your employee are on vacation, traveling or ill.
5. **Cost Savings:** Financial institution fees for Direct Deposit range from \$15 to \$60 per month, plus ACH per item fees. Our Monthly Direct Deposit fee will be \$15 plus \$0.15 ACH fee per item. Direct Deposit reduces the cost of purchasing check stock, envelopes, postage and most importantly, your time.
6. **Think Green:** Paper consumption is reduced. Less trips to pick up payroll, saves gas and reduces pollution.

### We offer three types of payroll services:

1. **Comprehensive:** We prepare your payroll checks and all payroll tax records.
2. **After-The-Fact:** We use your manually prepared payroll records, post to our data files and create all your payroll tax reports.
3. **Client Computer Payroll Processing:** You prepare your payroll and we prepare all your payroll tax reports and tax deposit coupons.

**For more information please call Angel at (906) 482-6601 ext. 24  
or email [angel@brucerukkila.com](mailto:angel@brucerukkila.com).**

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### Additional Services Offered

-Business Valuation/Succession Planning  
-Certified Valuation Analyst (CVA)  
-QuickBooks® Professional Advisor



-Trust & Estate Consulting  
-Tax Preparation and Planning  
-Auditing and Accounting Services  
-Small Business Consulting