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**Contact: Charles J. Read**  
**www.PayrollonaBudget.com**  
**972-353-0000**

**PayrollonaBudget.com Leads Compliance with Federal Requirement**  
*Payroll services company offers electronic payroll as government shifts to “paperless” checks*

Lewisville, Texas – October 29, 2006 – Online payroll processing provider

PayrollonaBudget.com gives customers the option of a paperless payroll just as the Federal Reserve Bank reduces the number of their paper check processing operations in half. In 2004, the Fed took steps to improve check processing efficiency by passing the Check Clearing for the 21<sup>st</sup> Century Act, or Check 21. This allows for a paper check to be converted to a paper substitute or electronic version. As the Fed continues to shift from paper and toward electronic processing of payments, PayrollonaBudget.com continues to be a simple, quick and cost effective solution to payroll processing.

Clients enter their paperless payroll account through the Internet on a controlled and secure site. PayrollonaBudget.com processes their payroll and reports are emailed in return. Net payroll is direct deposited to the employee’s bank account or payroll debit card (a free benefit to employees who do not have a bank account and pay to cash their payroll checks). All employees can download and print a copy of their paycheck stub. Additionally, employees can download their W-2 form at the end of the year and the payroll tax experts and CPAs at PayrollonaBudget.com, though not a CPA firm, will create and file all payroll tax reports and assist clients with the many tax questions that come with payroll tax filing. A recent study by the Fed revealed electronic payments towards credit cards, debit and automated clearing houses have surpassed check payments. The convenience of electronic payments is increasing and PayrollonaBudget.com is making that transition seamless for employers and employees.

In operation since 1991, PayrollonaBudget.com and Custom Payroll Associates are the outgrowth of RMARK Services, Inc., a financial services company. They currently serve clients in more than 30 states and territories by offering paperless payroll and other small business payroll services. Founder and President Charles J. Read is a CPA and earned his BBA and MBA from the University of North Texas.

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