

PayCycle gives you complete control of payroll... for as little as \$19.99 per month!



Do you like to be in control of your payroll? If you're like 85% of small businesses, the answer is "yes".

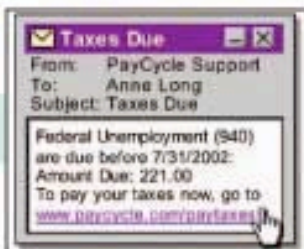
Now there's an easy and low cost way to gain even more payroll control. Introducing PayCycle - the Internet-based solution that costs as little as \$19.99 per month. With PayCycle, you can save time and eliminate payroll hassles with our self-service options. Or choose our Premium full service to completely eliminate the burden of paying taxes and filing returns.

You can access PayCycle anytime, anywhere there's an Internet connection. Try it right now on your desktop and see how easy it is. There's no software to buy or install. And if you decide to sign up, your first month is free...and you can pay your employees today!

Just go to www.paycycle.com to get started.



How PayCycle puts you on top of payroll:



E-mail reminders and To-Do lists keep you organized.

You always know what to do and when to do it.

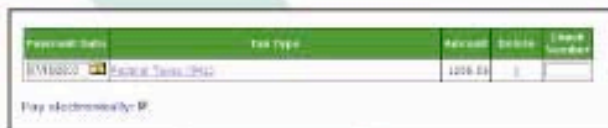


Paydays are fast and easy! Just enter your employees' hours and get instant calculations. Then pay employees any way you want - click to print out checks and pay stubs from your computer, or use PayCycle's FREE Direct Deposit service.*



"I did payroll just this morning with PayCycle; it took 8 minutes... how much faster could anything be? I am in control; it's professional, and I am able to export to QuickBooks."

Marilyn Grabowski
Atlantic Infrared, Inc
Point Pleasant Beach, NJ



Stay on top of taxes by paying and filing federal taxes electronically. Or choose PayCycle Premium Service, and let us make your tax payments and filings for you.

Category	Tax Amount	Tax Paid	Tax Owed
STATE TAX			
CA State Tax	88.00	0.00	88.00
CA State Health Tax	47.50	0.00	47.50
TOTAL	135.50	0.00	135.50
FEDERAL TAX			
FICA	71.00	0.00	71.00
FICA Health	7.00	0.00	7.00
TOTAL	78.00	0.00	78.00
FEDERAL TAXES (FICA)			
FICA Health	7.00	0.00	7.00
FICA	71.00	0.00	71.00
EMPLOYER EMPLOYER	35.00	0.00	35.00
Medicare	10.50	0.00	10.50
Federal Income Tax	207.00	0.00	207.00
TOTAL	270.50	0.00	270.50

All the details of your account are just a mouse-click away

whenever you need to look something up...and reports can be exported to Excel.



Why not get started today?

It's easy to set up your account. PayCycle walks you through the process and you can do it all securely, over the Internet.

Plus, you get accounting software integration, expert payroll support, W-2s, and much more.

For all the details go to www.paycycle.com

* Direct deposit available for PayCycle Basic, Plus and Premium Services.

Pick the PayCycle Service that fits your needs

Basic: Easy, self-service payroll management that keeps you on top of payroll and federal taxes.

Plus: Easy, self-service payroll management that keeps you completely on top of payroll as well as federal and state taxes.

Premium: Easy, full-service payroll solution that relieves the burden of tax payments and filings.

Total Price Per Month*	Basic \$19.99	Plus \$39.99	Premium \$59.99
Payday			
Payday email reminders	✓	✓	✓
Guaranteed federal, state, and local tax calculations	✓	✓	✓
Multiple pay types: salary, hourly, overtime, bonuses, tips, commissions, and more	✓	✓	✓
Print paychecks and pay-stubs from Web site	✓	✓	✓
Free direct deposit	✓	✓	✓
Reports			
Dynamic drill-down payroll, employee and tax liability reports	✓	✓	✓
One-click export to Microsoft® Excel	✓	✓	✓
Accounting Integration			
Integrates with Microsoft® Money, QuickBooks®, QuickBooks® Online Edition, and Quicken®	✓	✓	✓
Customer Support			
Toll-free customer support with payroll experts, M-F, 7 am - 7 pm	✓	✓	✓
Federal Tax Deposits and Filings			
Reminders for federal tax deposits and form filings	✓	✓	With Premium, we make all tax payments and filings for you!
Electronic federal tax deposits	✓	✓	
Electronic filing of forms W-2, 940 and 941	✓	✓	
Federal W-4, I-9, and employer registration forms	✓	✓	
State Tax Deposits and Filings			
Reminders for state tax deposit and form filings		✓	
Pre-filed state deposit coupons**		✓	
Pre-filed quarterly and annual filing forms**		✓	
State new hire and employer registration forms		✓	

* Add \$0.99 per month per employee over five employees

** For states that require original forms, PayCycle provides a worksheet that shows your payroll tax numbers and tells you exactly where to put them on the form.

"An Overall Rating of Excellent"



March 25, 2003
PayCycle
PayCycle, Inc.

What small businesses say about PayCycle:



"PayCycle is simple, inexpensive and reliable. The site is easy to navigate. Support is where I've enjoyed PayCycle the most. The PayCycle staff was always very patient with me"

Bruce Peterson
BDP II Inc.
Vienna, VA

"I was not ready to completely outsource my payroll. PayCycle allows me to maintain control and ownership, while at the same time takes off the burden of calculating payroll taxes and maintaining electronic records and reports"

Masha Shoykhet
Women in Transit, Inc
Somerville, MA



No More
Payroll Headaches

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sales@paycycle.com

Find out how PayCycle ends payroll headaches for small businesses like yours.

Take a guided tour on your computer

- Try it yourself with a sample company
- See what other business owners say
- If you like it, sign up for a FREE month and start paying your employees today... the easy PayCycle way!

www.paycycle.com