

PAYROLL SERVICES

Ulster Financial Group's Payroll Services Division eases the stress of running a business. We take care of the necessary but tedious tasks so you have more time to tend to other aspects of your business.

We can provide:

- Payroll Processing
(Weekly, Bi-weekly, Monthly, Annual)
- Workers Compensation Pay As You Go
- Direct Deposit
- Check Signing
- Paycheck Delivery Options
(Express Mail & Courier Services in some areas)
- W-2 and 1099 Processing
- Online Reports & Timesheets
- 401k Reporting
- Quarterly Detail Reports
- Quarterly Tax Processing
- Customized FICA Tip Credit

For more information about our Tax, Accounting or Payroll products and services, please call **US** at (845) 339-5744 ext 3232, toll free at (866) 440-0391 or visit **US** online at www.ulstersavings.com.

LOCAL • DEPENDABLE • AFFORDABLE

Ulster Savings

Banking • Loans • Investments • Tax & Payroll • Insurance

Member
FDIC

Accounting, Bookkeeping, Investment, Tax, Payroll and Insurance products and services available through Ulster Insurance Services, Inc. and Ulster Financial Group, Inc., subsidiaries of Ulster Savings Bank, are NOT FDIC INSURED.



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TAX, ACCOUNTING & PAYROLL SERVICES

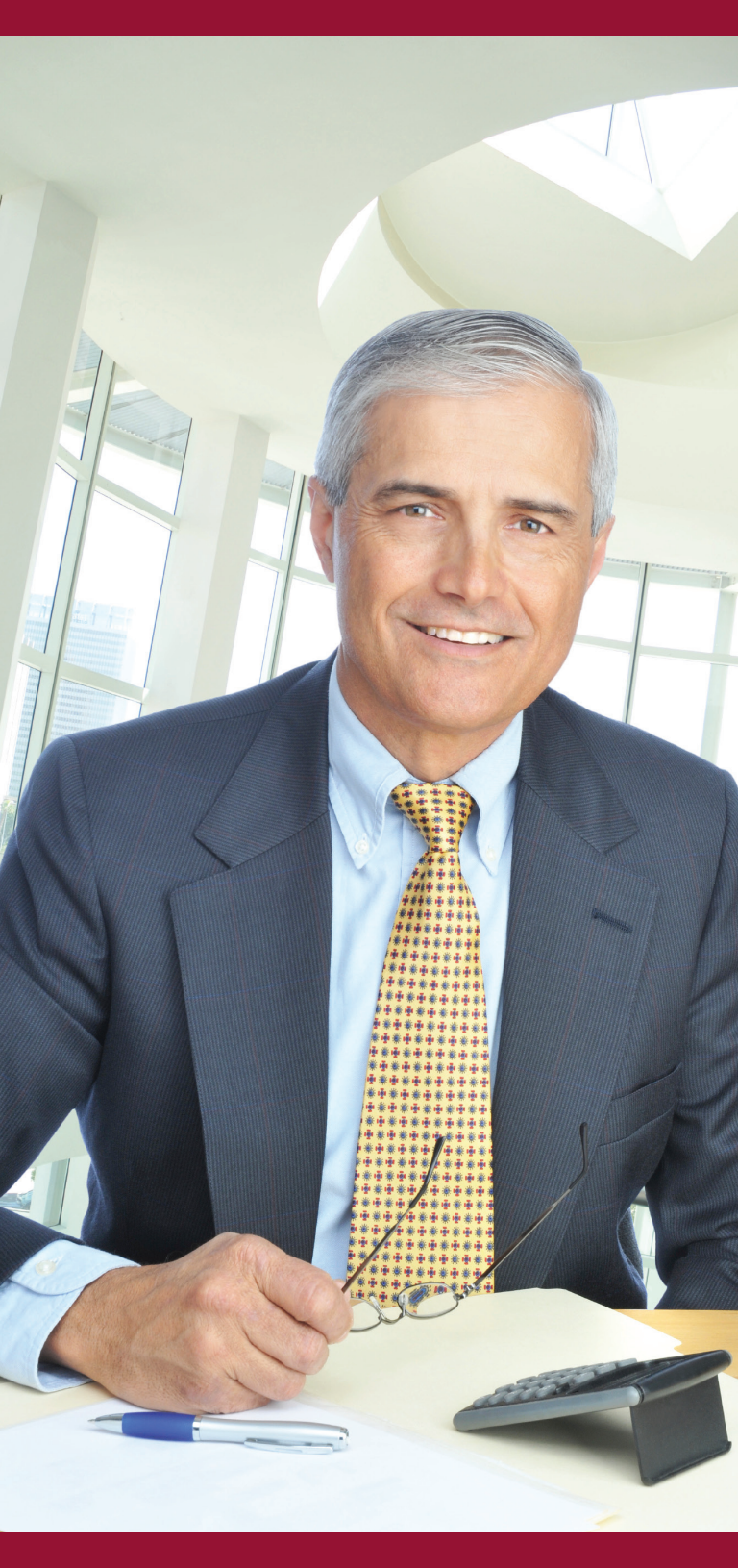
*Let US put our experience
to work for you.*



Ulster Savings

You've got US!

Banking • Loans • Investments • Tax & Payroll • Insurance



TAX & ACCOUNTING SERVICES

After more than 160 years of growing strong relationships, we know the importance of providing experienced tax professionals for both personal and business tax needs.

Ulster Financial Group, Inc. is part of the Ulster Savings Bank family. We understand that client relationships aren't limited to tax season. We are available to you year round to provide tax services whenever you need them. Whether you've recently had a life changing event, made a big purchase or received an IRS notice, you have access to helpful advice.

Today, there are more choices than ever on how to prepare tax returns. By using a professional tax preparer, you can rest assured knowing your taxes were prepared with the most up to date information about changes to tax laws. Most important, you don't have to spend your time preparing your own tax returns.

Services we can provide for you

- Personal Income Tax Return Preparation
- Estate, Gift & Fiduciary Tax Return Preparation

Services we can provide for your business

- Small Business Tax Return Preparation
- Bookkeeping & Accounting
- Non-Profit Tax Return Preparation

All client returns prepared by Ulster Financial Group, Inc. are filed electronically with the IRS and New York State at *no additional fee!*

During tax time, additional evening and weekend appointments are available!

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Call 845-339-5744 for more information or visit our tax page at ulstersavings.com