



# The Valleon Group E-Newsletter

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*[Being able to offer this option may make the difference with those larger prospects...]*

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## Online Payroll Processing

**Why, isn't that what we pay the leasing company to do?** Well, yes. But having the option to do it yourself within a leasing program can be very attractive to larger clients.

Program flexibility and the ability to process payroll over a broader time frame are top reasons clients choose this option.

And, our online payroll system allows your client the ability to enter their payroll information, generate and print paychecks and even direct monies to direct deposit accounts and payroll cards – all from the convenience of their office.

**Who qualifies for this program?** – The online payroll system is designed to be used by your larger accounts, those that generate annual payrolls in excess of \$350,000

**Is it hard to learn?** – Not at all. Our staff can have someone up and running on the program in no time, plus, we're always there if they have a question or run into a problem.

**How's this going to help me?** – Lot's of ways... To begin, this option is another way to differentiate yourself from your competition. There are always those clients that simply wish to do things themselves – and this option gives them the benefits of a leasing program with the added benefit of processing their own payroll. Being able to offer this option may make the difference with those larger prospects.



## Payroll Cards – New Options for Employees without Bank Accounts

Did you know that the number of U.S. households that are "unbanked" is estimated at anywhere from 25 million to more than 40 million?



That's a lot! Sometimes it's because those folks have bad debt or other financial problems and can't get a bank account. Others simply have no desire to open and maintain a bank account. But for whatever the reason, just getting paid can be a big hassle each week.

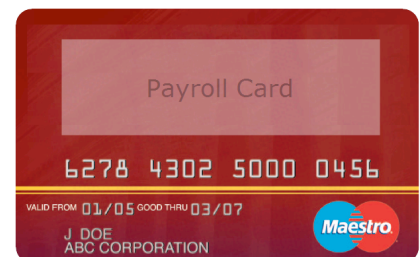
Employers who are looking at **ways to help their employees** are looking at payroll cards very seriously.

At the **Valleon Group**, we're now able to offer payroll cards as an option for those employees looking for an easier way to access their pay.

It works just like direct deposit. The net pay is loaded into an account that is accessed via the payroll card.

Payroll cards work just like a debit card and will have the same convenient features; such as being accepted worldwide.

**As an agent**, payroll cards become one more arrow in your marketing and service quiver. With hurricane season upon us once again, it's a



*[... with hurricane season upon us once again, payroll cards are a great way to ensure employees get paid timely....]*

Next Month:  
Online Rating  
System Tips

Helpful Links

[Valleon.com](http://Valleon.com)

The Valleon  
Advantage

good thing to remember that payroll cards are a great way to help ensure that employees get paid timely even in the event of a major disaster.

## New Accounts – New Opportunities

### Remember, we Specialize in Construction Class Codes

- Roofers (no hot tar)
- Framers, Carpentry
- Steel Erectors, Steel Fabrication
- Debris Removal, Painting,
- Siding, HVAC, Plumbing
- Construction Supervisors
- Masons, Concrete



### We do an excellent job of non-construction codes as well

Local Delivery, Movers, (No Long-haul) Restaurants, Garbage & Refuse Collection, Landscaping – Codes with rates greater than .15

**Don't forget, our program is an excellent option** for new companies, clients with higher mods and for those clients where you have difficulty finding a standard comp market.