



# Year-End Checklist & Deadlines

2025 is almost gone, and we're already preparing for year-end. We need your help! Please use this checklist to ensure that you know what you need to do to get through year end successfully!

## November To Do

### Verify that all your company information is correct with Paper Trails

- ☐ Be sure we have the correct data to file your taxes on your behalf. This includes your Federal & State Tax ID Numbers, and your full legal business name and mailing address.

### Verify all employee contact information

- ☐ You should audit all employee contact information, including names, addresses, social security numbers and dates of birth. The Social Security Administration [may impose a penalty](#) for each W-2 submitted with a missing or incorrect social security number or employee name of up to \$680 per error!

### Preview W-2s with each Payroll after 11/1

- ☐ W-2 form previews will be available in the Report Archive with each payroll dated after 11/1. This is a great opportunity to review W-2s for accuracy. As noted above, double check names, addresses, social security numbers and any special wage considerations that might apply.

### Maine Earned Paid Leave Law Changes & PTO Updates

- ☐ In the 2025 session of the Maine Legislature, LD 55 amends Maine's Earned Paid Leave Law. Employers are now required to allow up to 40 hours of carryover each year, with the ability for an employee to earn up to an additional 40 hours in the following year. Please review your Earned Paid Leave policies as applicable. Please remember that this is the minimum requirement for all paid time off policies that you may offer. Even if you previously offered a PTO plan that was higher than the state plan, you may need to review/update that policy to maintain compliance with this new carryover provision. If you need help with updating your policies, our HR Consulting team is ready to assist!

### Have you considered a private short-term disability plan in lieu of Maine PFML?

- ☐ Maine employers have the option to enroll in a private short term disability policy in lieu of participating in Maine's PFML program. We've seen many clients save significantly on premiums compared to participating in the State's program. You should reach out to your benefits broker (or ask for an introduction from us) for more information. If you do opt into a private plan, please notify us immediately so that we can adjust your payroll configuration.

### Do you cover the employees' portion of Maine PFML?

- ☐ Many clients opted to pay for the employee's portion of PFML premiums. Based on updated IRS guidance, you must add this benefit to the employee's pay as a taxable fringe benefit. We've worked with most clients to configure this. If you have questions about how this works or is configured, please reach out to your payroll processor at [payroll@papertrails.com](mailto:payroll@papertrails.com).

### Are you compliant with Maine's Mandatory Retirement Law?

- ☐ All Maine employers with 5 or more employees are now required to provide access to a retirement plan for their employees. This requirement can either be met via a company-sponsored plan like a SIMPLE IRA or 401(k) or through the state's Roth IRA program, MERIT. For more information, please visit [papertrails.com/retirement](https://papertrails.com/retirement) or [mainesaves.org](https://mainesaves.org).

### Review 2025 Retirement Contributions

- ☐ Do you have employees or owners who wish to maximize their retirement contributions for 2025? Review deductions to ensure employees or owners are on track to maximize these benefits.

| Age Range       | 401(k), 403(b) & 457 | SIMPLE IRA |
|-----------------|----------------------|------------|
| < 50 years old  | \$23,500             | \$16,500   |
| 50-59 years old | \$31,000             | \$20,000   |
| 60-63 years old | \$34,750             | \$21,750   |
| 64+ years old   | \$31,000             | \$20,000   |

## Review 2025 HSA & FSA Limits

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Do you have employees or owners who wish to maximize their health savings (HSA) or flexible spending account (FSA) contributions for 2025? Review deductions to ensure employees or owners are on track to maximize their benefits.

| Program                                   | 2025 Max Contribution |
|-------------------------------------------|-----------------------|
| Health Savings Account (Self)             | \$4,300               |
| Health Savings Account (Family)           | \$8,550               |
| HSA Catch Up (over 55)                    | \$1,000               |
| Flexible Spending Account, Health         | \$3,200               |
| Flexible Spending Account, Dependent Care | \$5,000               |

## Semiweekly Tax Notices

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Be on the lookout for CP136 notices from IRS! This notice indicates that there is a change in tax payment frequency for your account. Please send these to your payroll processor at [payroll@papertrails.com](mailto:payroll@papertrails.com) as soon as you receive them so that we may adjust the payment frequency on your account. If we do not receive these notices, it will result in late payments which you will be liable for any penalty or interest due to the IRS.

## Begin Gathering Fringe Benefits & Year End W-2 Adjustments

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Before **Friday, December 12<sup>th</sup>**, all W-2 adjustments must be submitted to Paper Trails for processing. W-2 adjustments are often non-cash contributions, but include the following items:

- S-Corporation Shareholders' Health Insurance Premiums and Mileage Reimbursements
- Group term life paid on behalf of employees over \$50,000
- Third party sick pay
- Personal use of a company vehicle
- Non-cash payments like gift cards or other "fringe benefits"

**PLEASE** – check with your accountant to ensure accurate numbers and contact your payroll processor at [payroll@papertrails.com](mailto:payroll@papertrails.com) if you have questions.

## Prepare for Veterans Day & Thanksgiving Payroll Processing

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**Veterans Day is Tuesday, November 11<sup>th</sup>**. Banks and Paper Trails' offices will be closed. **Thanksgiving is Thursday, November 27<sup>th</sup>**. Banks and Paper Trails' offices will be closed. Further, **Paper Trails will be closed on Friday, November 28<sup>th</sup>**. Friday pay dates will not be impacted as the banks will be open on Friday.

As a reminder, we require payrolls to be submitted no later than noon three business days before your pay date. Please submit your payroll early to ensure there is no delay in paying your employees. Please speak with your payroll processor to adjust this schedule.

## Prepare yourself for Affordable Care Act Annual Reporting

☐

If you and your associated businesses have more than 50 Full-Time Equivalent Employees, you will need to prepare and submit 1095-C forms to your employees. If you're subject to these requirements, Paper Trails will reach out to you to start this process.

## Do you need an HR Check Up for the new year?

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Have you met Danielle Nemeth, our HR Consultant?! Danielle is available to help you review your handbooks, job descriptions, policies, manage hiring practices, handle terminations, be your on-call HR professional, and so much more! Learn more at [papertrails.com](https://papertrails.com) and click "Our Services" > "HR Consulting" to learn more.

## Review the "Things I didn't know I had access to" page on our website

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We're more than just a pretty face and a friendly resource at the other end of the phone! We include so many benefits that you might not know you had access to. Visit [papertrails.com](https://papertrails.com) and click "Resources" > "Documents" > "Things you have access to" to learn more.

## Stay Up to Date on Key Compliance Alerts & HR Tips – Follow Paper Trails on social media!

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Our team at Paper Trails posts regularly on social media. These posts are most often important compliance news, HR & payroll tips and industry information that will impact your business! Be sure to follow across all of our platforms to stay up to date! Sometimes, we even post a funny video or two 😊

     Follow @papertrailspayroll

# December To Do

## Review 3<sup>rd</sup> Party Sick Pay

- ☐ Third-party sick pay is an insurance benefit often called short or long-term disability insurance. If an employee has used this benefit during the year, you will likely need to report taxes and wages through payroll. While these payments are not made through the employer, the taxes must be reported by the employer. Your disability insurance provider will send you quarterly statements. Please submit these to Paper Trails to be added to employee W-2s no later than December 12th.

## Process All Manual & Voided Checks

- ☐ Have you paid employees by manual checks outside of payroll? We're happy to record those manual checks on payroll to ensure that all wages are legal. Please forward these to your payroll processor at [payroll@papertrails.com](mailto:payroll@papertrails.com) to be accurately recorded prior to December 12<sup>th</sup>.

## Submit all Bonus Payrolls

- ☐ In order to accommodate the high volume and special processing requests, end-of-year bonuses are due a minimum of 5 business days prior to the bonus date. Example: Friday bonuses need to be submitted no later than Monday. Bonus runs are processed as separate payrolls after we meet all regularly scheduled payroll deadlines. Any bonus run that results in a total tax liability over \$100,000 or a direct deposit to a single person greater than \$100,000 will need to be funded via wire. We will contact you as soon as we know if this will happen to coordinate wire payment.

If you'd like to process a bonus payroll run, please email your payroll processor at [payroll@papertrails.com](mailto:payroll@papertrails.com) to request a Bonus Spreadsheet and instructions on how to submit our Bonus Payroll Request Questionnaire.

## Submit all Fringe Benefits & W-2 Adjustments to Paper Trails

- ☐ Before **Friday, December 12<sup>th</sup>**, all W-2 adjustments must be submitted to Paper Trails for processing. W-2 adjustments are often non-cash contributions, but include the following items:

- S-Corporation Shareholders' Health Insurance Premiums and Automobile Reimbursements
- Group term life paid on behalf of employees over \$50,000
- Third party sick pay
- Personal use of a company vehicle
- Non-cash payments like gift cards, gym memberships, employee gifts or other "fringe benefits"

**PLEASE** – Check with your accountant to ensure accurate numbers and contact a member of the Paper Trails team if you have questions. We will be processing W-2s on January 1. Because of heavy volume, any adjustments sent after December 12<sup>th</sup> will require amended returns and will incur additional charges at \$175/hour.

## Review "No Tax on Tips" and "No Tax on Overtime" on employee W-2s

- ☐ Tax year 2025 IRS Guidance states that eligible tips and overtime under the "One Big Beautiful Bill Act" will be reported on form W-2 in Box 14. Starting in tax year 2026, these will be reported in Box 12 with special codes. Please note that service charges are not considered tips and there are limitations on tips and overtime deductions based on industry, role and total wages for the year. Employees should confer with their tax advisors to determine appropriate tax deductions.

You can preview your W-2s with each payroll beginning with the first payroll in November – check the Report Archive in isolated for previews each pay period.

## Submit NON-MAINE Unemployment Rate Change Notices to Paper Trails

- ☐ Each December, every state issues updated unemployment rates to every employer. If you have employees in states other than Maine, please forward these notices to your payroll processor via email as soon as you receive them to ensure that your first payrolls of the year are correct. Paper Trails now interfaces with the State of Maine to receive updated rates automatically, so we do not need Maine rate notices. If we do not receive your rate change for the coming year, this may result in additional tax, penalties and interest to the states for which you will be liable.

## Prepare for Christmas & New Year's Payroll Processing

- ☐ Christmas Eve is Wednesday, December 24<sup>th</sup> and Christmas is Thursday, December 25<sup>th</sup>. Banks and Paper Trails' offices will close early at noon on Christmas Eve and be closed on Christmas Day. New Year's Eve is on Wednesday, December 31<sup>st</sup> and New Year's Day is Thursday, January 1<sup>st</sup>. Banks and Paper Trails' offices close early at noon on New Year's Eve and will be closed on New Year's Day.

As a reminder, we require payrolls to be submitted no later than noon three business days before your pay date. Please submit your payroll early to ensure there is no delay in paying your employees. Please speak with your payroll processor to adjust this schedule as appropriate.

## Process your Final Payroll of the Year

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Please carefully review your final payroll of the year, including:

- Employee names, addresses and social security numbers should be reviewed for accuracy.
- Final benefit deductions, PTO pay outs, fringe benefits, etc should be reviewed for accuracy.

Any adjustments or payrolls submitted after 12/31 will require us to prepare amendments and will incur a fee of \$175/hour.

## Are your employees using the isolated Mobile App?

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Employees now have access to the isolated People Cloud mobile app the self-service portal at [myhrstuff.com](https://myhrstuff.com). Employees can access their pay stubs, change their direct deposit information, clock in and out, request time off (if enabled) and **even retrieve their W-2s** all online without ever having to bother you! Full instructions on how to enable access to the app for your employees is available at [papertrails.com/self-service](https://papertrails.com/self-service). If employees are having trouble logging in to the isolated app, helpful tips & tricks for password resets and more are located at [papertrails.com/help](https://papertrails.com/help). Contact your payroll processor if you have further questions or need help activating this feature.

# January To Do

## Review & Update Employee Deductions

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Update employee deductions in isolated for the coming year. These deductions are often associated with the following types of benefits:

- Medical & Dental insurances
- Retirement contributions
- Uniforms or other voluntary deductions

## Review State Minimum Wage Changes

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On January 1, Maine's minimum wage will increase as part of the annual cost of living provision in the law. Maine's new minimum wage is **\$15.10**. Tipped minimum wage will be **\$7.55**. The minimum weekly salary threshold for exempt (salaried) employees will be **\$871.16 per week**. These changes go into effect with the first pay date in January, regardless of the pay period. *If you have employees in other states, be sure you're tracking the minimum wage requirements in each state where an employee works.*

## Review and Update 2026 Retirement Contributions

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Many employees or owners like to maximize pre-tax retirement benefits. Update employee deduction amounts to ensure the maximum contributions are made for the year.

| Age Range       | 401(k), 403(b) & 457(b) | SIMPLE IRA (<25 EE) | SIMPLE IRA (26-100 EE) |
|-----------------|-------------------------|---------------------|------------------------|
| < 50 years old  | \$24,500                | \$18,100            | \$17,000               |
| 50-59 years old | \$32,500                | \$22,100            | \$21,000               |
| 60-63 years old | \$35,750                | \$23,350            | \$22,250               |
| 64+ years old   | \$32,500                | \$22,100            | \$21,000               |

## Review Secure 2.0 Updates to 401(k)/403(b)/457(b) Contributions

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Beginning in 2026, any catch up contributions (the higher contribution limits for those over 50 years old) to a 401(k), 403(b) or 457(b) for high-earners (\$145,000 in taxable Social Security wages in the prior calendar year) must be made as Roth (post-tax) contributions. Please notify your payroll processor at [payroll@papertrails.com](mailto:payroll@papertrails.com) if this will impact your employees or would like to review this requirement. We are pleased to help you maintain this important compliance requirement.

## Review & Update 2026 HSA & FSA Limits

☐

Do you have employees or owners who wish to maximize their health savings (HSA) or flexible spending account (FSA) contributions for 2026? Review deductions to ensure employees or owners are on track to maximize their benefits.

| Program                                   | 2026 Max Contribution |
|-------------------------------------------|-----------------------|
| Health Savings Account (Self)             | \$4,400               |
| Health Savings Account (Family)           | \$8,750               |
| HSA Catch Up (over 55)                    | \$1,000               |
| Flexible Spending Account, Health         | \$3,400               |
| Flexible Spending Account, Dependent Care | \$7,500               |

## There are 53 Thursdays in 2026

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In the 2026 calendar year, there are 53 Thursdays. If you have a Thursday pay day, and you pay your exempt (salaried) employees based on an annual salary, you may want to consider adjusting their weekly or bi-weekly payroll amount to accommodate for a potential additional check. This may or may not apply to you, but we don't want you to be caught flat-footed at the end of the year and potentially overpay an exempt employee when you didn't want to.

## Process your First Payroll of the Year



Please carefully review your first payroll of the year, including:

- Pay rate changes, including minimum wage updates
- Deduction and benefit changes
- PTO carryovers and balances

As my high school geometry teacher used to preach, “Proper Preparation Prevents Poor Performance!” Start the year off accurately to prevent headaches down the road.

## Send W-2 and 1099 Forms to your Employees



Our team will be working on January 1 to review and process quarterlies and year end. We will mail all W-2s to you as the employer. **It is your responsibility to distribute/mail W-2s & 1099s to your employees before January 31<sup>st</sup>.** We generate the first W-2 on paper; you and your employees may access duplicates on the isolved mobile app beginning on February 1<sup>st</sup>.

## Prepare & Send Affordable Care Act Annual Forms to Employees



If you and your associated businesses have more than 50 Full-Time Equivalent Employees, you will need to prepare and submit 1095-C forms to your employees. If you’re subject to these requirements, Paper Trails will attempt to reach out to you to start this process.

## Submit Non-Payroll 1099s for Preparation



Paper Trails is no longer preparing non-payroll 1099s for our clients. However, our friends at Mainly Bookkeepers have kindly taken over this service for us! Please submit 1099s for processing no later than January 23<sup>rd</sup> to Kaitie Bubier at [kaitie@mainlybookkeepers.com](mailto:kaitie@mainlybookkeepers.com).

## Update your Employee Handbook & Communicate Updates to your Team



Ensure policies reflect regulatory and organizational changes. Incorporate new paid family leave, earned paid leave, and retirement provisions as required by the state. Our HR Consulting team stands ready to assist you with all of your HR and Compliance needs.

## Are your Labor Law Posters Compliant?



You must display both federal and state labor law posters prominently in your business for all employees to review AND in an easily accessible electronic location for remote employees. Paper Trails provides a Labor Law Poster service to ensure that you are always up to date with the most current and accurate labor law posters at all of your work locations. You can learn more about this service and sign up at [papertrails.com](https://papertrails.com) > click “Resources” > “Documents” > “Labor Law Posters.”

## Sign up for our Monthly Webinars



On the third Tuesday of each month at 2pm, Paper Trails hosts an educational, compliance or software webinar. These webinars are usually around 30 minutes long. Here is a summary of webinars scheduled for the end of 2025 and into 2026:

- What’s new for 2026: Compliance Updates Every Employer should know – January 20<sup>th</sup>
- Guarding your Payroll: How to Protect your Business from Fraud – February 17<sup>th</sup>
- Building Stronger Handbooks: Policies every Business Needs – March 17<sup>th</sup>
- Preparing for Summer: Seasonal & Tipped Employee Compliance – April 21<sup>st</sup>
- How to Manage PFML, FMLA & PTO in Today’s Regulatory Environment – May 19<sup>th</sup>
- isolved Employee Management 101 – June 16<sup>th</sup>
- Employee Onboarding & Offboarding Best Practices – August 18<sup>th</sup>
- Getting the Ferrari out of First Gear: isolved Features you might not be using – September 15<sup>th</sup>
- Tips for Navigating Remote & Multi-State Employees – October 20<sup>th</sup>
- Year End Payroll & HR Compliance Tips & Tricks – November 17<sup>th</sup>

Don’t forget to sign up for these webinars and more at [papertrails.com/webinars](https://papertrails.com/webinars).

## 2026 Holiday Schedule

|                             |                                                                                   |
|-----------------------------|-----------------------------------------------------------------------------------|
| Thursday, January 1, 2026   | <b>New Year's Day</b><br>Banks Closed / Paper Trails Closed                       |
| Monday, January 19          | <b>Martin Luther King, Jr. Day</b><br>Banks Closed / Paper Trails Closed          |
| Monday, February 16         | <b>President's Day</b><br>Banks Closed / Paper Trails Closed                      |
| Monday, April 20            | <b>Patriot's Day (Maine &amp; Mass only)</b><br>Banks Open / Paper Trails Open    |
| Monday, May 25              | <b>Memorial Day</b><br>Banks Closed / Paper Trails Closed                         |
| Friday, June 19             | <b>Juneteenth National Independence Day</b><br>Banks Closed / Paper Trails Closed |
| Friday, July 3              | <b>Independence Day (Observed)</b><br>Banks Closed / Paper Trails Closed          |
| Monday, September 7         | <b>Labor Day</b><br>Banks Closed / Paper Trails Closed                            |
| Monday, October 13          | <b>Columbus Day</b><br>Banks Closed / Paper Trails Closed                         |
| Wednesday, November 11      | <b>Veterans Day</b><br>Banks Closed / Paper Trails Closed                         |
| Thursday, November 26       | <b>Thanksgiving Day</b><br>Banks Closed / Paper Trails Closed                     |
| Friday, November 27         | <b>Day After Thanksgiving</b><br>Banks Open / Paper Trails Closed                 |
| Thursday, December 24       | <b>Christmas Eve</b><br>Banks Open / Paper Trails Closing at Noon                 |
| Friday, December 25         | <b>Christmas Day</b><br>Banks Closed / Paper Trails Closed                        |
| Thursday, December 31, 2026 | <b>New Year's Eve</b><br>Banks Open / Paper Trails Closing at Noon                |
| Friday, January 1, 2027     | <b>New Year's Day</b><br>Banks Closed / Paper Trails Closed                       |

*\*\*Please contact your payroll processor to arrange for alternative submissions when holidays impact your payroll schedule.*



# Human Resource Consulting Services



Paper**Trails**

Business owners and HR personnel of small businesses face numerous challenges in managing human resources effectively. Limited resources, time constraints, and lack of expertise often hinder their ability to navigate complex HR tasks such as recruitment, compliance, employee relations, performance management and more.

At Paper Trails, we understand these challenges that small businesses face when it comes to managing HR responsibilities alongside daily operations. That's why we're excited to provide local, expert-led HR consulting services, aimed at offering tailored solutions to streamline your human resources processes, empower your employees, and ensure compliance for your business with ease.

## Who is leading our services?

Our HR consulting service initiative is spearheaded by Danielle Nemeth.

Danielle is known for her compassionate, people-first approach—balancing legal compliance with practical, human-centered solutions. She works closely with leaders and teams to build healthier workplaces, boost collaboration, and resolve complex employee relations issues with integrity and care.

Her work spans healthcare, construction, nonprofits, and beyond, offering services like HR assessments, handbooks, recruiting, and conflict resolution. Whether onsite or virtual, Danielle is committed to helping organizations align their people practices with their mission.



Together, your business and Danielle's team can build a workplace culture where your employees and your business thrive.

Danielle Nemeth, MBA

## Our HR services

For small business owners and managers who find themselves stretched thin between managing daily operations and handling HR responsibilities, our HR consulting services offer a lifeline.

With our hands-on approach and local expertise, you'll have the support and guidance you need to tackle HR head-on and propel your business forward.

We have some different options for your business that provides support to elevate your existing HR practices. We also offer a la carte services for those quick one-time projects.

| CATEGORY                                          | HR SUCCESS                                                                                                              | HR ADVISOR                                                                                                                             |
|---------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------|
| Annual Discovery Audit                            | Basic discovery call to review current HR practices and identify areas for improvement.                                 | Comprehensive annual HR audit covering policies, procedures, and compliance with federal and Maine employment laws.                    |
| Employee Handbook                                 | Basic handbook creation/update including essential policies like PTO, discipline, attendance, and dress code.           | Full handbook creation or major revision customized to your organization's size, structure, and industry.                              |
| Review of Hiring Practices & Recruiting Materials | Detailed review of hiring processes, job postings, and onboarding workflows.                                            | Detailed review of hiring processes, job postings, and onboarding workflows.                                                           |
| Job Description Review or Creation                | Creation or overhaul of up to 5 job descriptions aligned with FLSA classifications and company structure.               | Creation or overhaul of up to 5 job descriptions aligned with FLSA classifications and company structure.                              |
| Employee File Content Checklist                   | Provided as a self-audit resource with guidance as needed.                                                              | Delivered and reviewed with your team to ensure compliant recordkeeping.                                                               |
| Annual Employee File/I-9 Review & Guidance        | Not included.                                                                                                           | Full review of employee files and I-9s for compliance, with detailed guidance on corrections and retention.                            |
| Employee Development & Performance Review Setup   | Not included.                                                                                                           | Custom performance review templates and coaching on employee development strategies.                                                   |
| Labor Law Poster Service                          | Labor Law Poster Service that provides annually printed labor law posters and digital updates as they happen.           | Labor Law Poster Service that provides annually printed labor law posters and digital updates, including copies for remote workers.    |
| Implementation of isolated HR Features            | Not included.                                                                                                           | Full setup and implementation of isolated HR tools such as the HR screen, performance management, and training/certification tracking. |
| HR Help Line                                      | Ongoing support via our HR Help Line for up to 240 minutes annually, with additional hours billed at a discounted rate. | Ongoing support via our HR Help Line for up to 240 minutes annually, with additional hours billed at a discounted rate.                |
| Annual Project Work                               | Not included.                                                                                                           | Six hours of annual project work included, with discounted rates for additional projects or service add-ons.                           |

This covers just some of what is offered in the HR packages. To see our full offerings or for pricing information, visit us online at [papertrails.com/consulting](https://papertrails.com/consulting) or call us at [207.721.8575](tel:207.721.8575).



# Our Additional TOOLS & RESOURCES



We're not just here to handle your payroll— **we're your partner in building a thriving, compliant, and efficient workplace.** Here are some other services and resources we provide that you might not have known about:

Contact us at [payroll@papertrails.com](mailto:payroll@papertrails.com) to learn more about anything listed here or to hear more about what else we have to offer.

## ✓ **isolved People Cloud Mobile App**

Via the isolved People Cloud mobile app, [or myhrstuff.com](https://myhrstuff.com), employees can seamlessly access essential HR information—from time off to pay and more—on any device.

## ✓ **The isolved University**

There are hundreds of wonderful classes at the [isolved University](#). These classes are generally short (15-30 minutes) and full of wonderful information that allows you to learn all aspects of the isolved platform.

## ✓ **Employee Marketplace**

isolved's [Employee Marketplace](#) (accessed through isolved People Cloud) allows employees to take advantage of exclusive perks and discounts through thousands of partners for FREE.

## ✓ **Labor Law Poster Service**

This service will guarantee that you will have the most recent labor law posters mailed to you each year in of a lamented one-page format.

## ✓ **Workers' Comp and Insurance Integrations**

We partner with insurance companies, like [MEMIC](#), and retirement companies to integrate payroll with your benefits and workers compensation, simplifying your tracking and reporting requirements.

## ✓ **Payro - A Payroll Funding Option**

We partner with Payro to provide short-term loans specifically designed to cover payroll expenses, ensuring your employees are paid on time, every time. Get approved in just 48 hours and access same-day funding when needed!

## ✓ **ZayZoon - Employee Earned Wage Access**

ZayZoon gives employees instant access to their earned wages, reducing the financial stress that can come from waiting until payday.

## ✓ **rapid! - Employee Pay Cards**

rapid! pay cards offers a modern and secure solution for employees without traditional bank accounts. It's a simple way to modernize payroll and support your workforce's diverse financial needs.

## ✓ **TurboTax**

Once an employee enters their Social Security Number and your business's Employer Identification Number (EIN), TurboTax automatically pulls their wage and tax information directly into their return.

## ✓ **FinFit - Financial Wellness**

With FinFit, your team gets access to powerful tools to take control of their finances, including 24/7 financial coaching, budgeting resources, flexible credit options, and a dashboard to track goals and spending.

## ✓ **Employee Navigator**

We integrate with Employee Navigator to streamline payroll and benefits management, eliminating the hassle of dual entry and reducing errors. With real-time data synchronization, employee demographics and payroll deductions are seamlessly updated across systems, ensuring accuracy and efficiency.

## ✓ **The Work Number by Equifax**

Our free integration with The Work Number by Equifax securely and instantly provides proof of income and employment for your employees, improving their opportunities for loans, credit, and government assistance while providing privacy.

## ✓ **Custom General Ledger & QuickBooks Online**

With every business being unique, we offer the ability to create a custom general ledger designed to meet your specific needs. To make bookkeeping even easier, we can seamlessly integrate your custom general ledger with QuickBooks Online.

## ✓ **Custom APIs, Macros, Imports/Exports**

Every business has different tools and systems it relies on. That's why we offer custom APIs, macros, and import/export solutions designed to connect your payroll and HR processes with almost any system your business uses.



## ✓ Monthly Webinars

Topics include Maine-specific compliance updates, wage & hour audits, PFML, record retention, year end best practices, and much more. These webinars are typically held on the 3<sup>rd</sup> Tuesday of each month at 2pm. Visit [papertrails.com/webinars](https://papertrails.com/webinars) to see the schedule.

## ✓ Blog Articles

Our blog articles are published regularly and provide timely insight into payroll and HR issues that impact businesses across all industries in Maine. Articles answer common questions such as “What employee documents must be kept on file?”, “How do blended overtime rules work?”, and “How do I classify my employees?” By breaking these topics down into everyday language, our blogs make compliance more approachable.

## ✓ Compliance Guides

Our compliance guides translate complex regulations into clear, step-by-step instructions. We publish guides on Maine-specific labor laws like the Maine Retirement Investment Trust (MERIT) and PFML, as well as broad federal issues like remote employee compliance.

## ✓ Checklists & Templates

To make compliance simpler, we offer ready-to-use tools that save your staff time and provide peace of mind. These include HR file audit checklists, payroll year-end guides, onboarding and offboarding templates, and HR calendars with key deadlines. Each resource is designed to help ensure your processes are consistent, efficient, and always audit-ready.

## ✓ Social Updates & Alerts

Employment laws change quickly, often with little notice. We provide timely updates and alerts via social media and email so businesses know about new rules and deadlines before they take effect. Whether it's a minimum wage adjustment, a change in state reporting requirements, or a new federal regulation, our goal is to help you prepare and stay compliant without last-minute stress.



207.721.8575

[papertrails.com](https://papertrails.com)



## Reminder of Policies & Procedures

Paper Trails works every day to provide you with great products, services, and customer care. We continually invest in technology and our time serving your payroll & HR needs as your provider to allow you to spend more time focusing on your business. We continually strive for operating efficiency daily at Paper Trails. As a key component of our success, operating efficiencies provide timely and accurate results. We wanted to pass along a reminder of our deadlines & policies.

- We will work with you to help you build the most efficient and accurate payroll process possible. We may use tools like spreadsheet imports, macro files or other integrations and calculations to ensure that processing your payroll is completed as easily and accurately as possible. We kindly ask that you work with us if we recommend process adjustments to better serve you and your employees.
- All changes & requests must be submitted in writing via email. This is to ensure the best notification and verification of the request. As a reminder, please only submit sensitive data via our secure email platform, Barracuda, or our OneDrive secure folders.
- We encourage you to use new employee onboarding in *isolved* to enable employees to set themselves up electronically or to use Quick Hire within *isolved*. Employee and **direct deposit fraud is real**. Use multi-factor authentication technology to ensure that only the employees are giving you forms.
- Employees cannot be setup without social security numbers or addresses. These are required to ensure that there are no W-2 penalties to your business.
- Paper Trails does not make direct deposit changes on behalf of employees. We must all do our part to ensure that employee direct deposits are not sent to scammers. Fraudsters are using publicly available information like social media to target employers, HR staff and employees in an attempt to steal their direct deposits. The most secure way for an employee to change their direct deposit account is to do so themselves through our secure payroll system. Changing direct deposit accounts is very easy for employees to do through the *isolved* mobile app, [www.myhrstuff.com](http://www.myhrstuff.com) or as an admin through *isolved*.
- It is the responsibility of the employer to keep all personnel records (including W4s, I9s, etc) in your files. Paper Trails does not maintain these types of employee records on your behalf. By law, employers must maintain personnel records up to three years.
- Pay rate changes require a written statement from you of the rate increase and when it is to take effect or pro-rated amount. We do not calculate the pro-rated amount for you.
- **To ensure timely pay dates and direct deposits, payroll must be submitted by 12:00pm three days prior to your scheduled pay date.**
- While we never want to nickel and dime our clients, the following additional fees may apply:
  - A \$50 late charge will apply when payroll is not received by the deadline. Example: Friday pay date would require a Tuesday 12:00pm deadline.
  - Stop payments on checks drawn on Paper Trails' bank account will incur a \$35 fee. Company insufficient funds/bounced payrolls will be charged \$250.00 for the first occurrence. A second offense will be billed at a rate of \$500 and result in termination of direct deposit or a 5-day payroll lead time.
  - Employee direct deposit returns and credit backs are billed at \$15/each while employee direct deposit change notifications are billed at \$10/each.
  - Workers' compensation audit reports start at \$150 each. More complex reports may be billed at an hourly rate of \$175/hour.
  - Amended tax returns are \$175 per quarter.
  - Our hourly consulting rate is \$175/hour. This may include payroll, HR, audit or other business consulting services agreed to as part of a contracted engagement letter. This may also include additional software or staff training that you request above and beyond normal implementation services.
  - No active payroll wages to report will be processed until notified in writing of company closure. Zero payroll runs are invoiced at the base payroll rate for each payroll.

Thank you for your help as we always want to ensure the most efficient and accurate payroll process possible. If you have any questions about these policies, please feel free to reach out to your payroll processor.