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What's New For 2026 Tax Season?

Welcome Back,

I would like to take this time to **WELCOME** you to another season. You could have gone anywhere or chosen any Accountant for your Tax Needs, and you chose us. I say: THANKS

As I am blessed to begin my **33rd Tax Season**, this year will come with many new laws that will INCREASE YOUR REFUNDS because of the new tax laws I had to learn.

This year the IRS has allowed E-File Software Providers to transmit taxes to them beginning Friday, January 16, 2026, but will officially began accepting those returns **January 28, 2026 and end on April 15, 2026, this year**.

IMPORTANT UPDATE ON ELECTRONIC FILING REQUIREMENTS

The Internal Revenue Service **requires** paid tax preparers who prepare more than a minimal number of tax returns each year (10) to **file federal returns electronically by default**. This requirement is not optional and applies to all professional preparers nationwide. While paper filing is still permitted in very limited circumstances, the IRS has made it clear that electronic filing is now the standard method and that paper filing is the exception, not the rule.

In past years, our firm allowed paper filing more frequently than current IRS rules permit. After receiving an Audit-Warning letter, I have to comply with the IRS guidance and compliance standards.

I have updated our procedures to align fully with federal requirements. We are no longer offering routine paper filing, as doing so would place both the firm and our clients outside of current IRS expectations. This change is part of our responsibility to operate in a compliant, secure, and professional manner.

Our New, Easier Tax Filing Process For 2026

We're excited to introduce a new, simpler way to work together this tax season using our secure client portal, **TaxDome**. Over the years, the tax process often required clients to juggle emails, paper documents, multiple portals, phone calls, and follow-ups just to get information where it needed to go. While we made it work, we knew there had to be a more efficient and secure way — for both you and our team.

With TaxDome, everything is now handled in **one place**. You'll be able to upload documents securely, complete your organizer, communicate with us, review your return, sign forms, and make payments — all through a single, easy-to-use system. This eliminates confusion, reduces delays, and ensures nothing gets lost or overlooked. You'll also be able to see exactly where you are in the process at any time.

This new process also aligns with current **IRS electronic filing requirements**, which strongly favor electronic submission for accuracy, security, and faster processing. By standardizing our workflow through TaxDome, we are able to meet these requirements while providing you with a smoother, more modern experience. Electronic filing helps reduce errors, protects your personal information, and allows us to serve you more efficiently.

Our goal has always been to make tax preparation as clear and stress-free as possible. This updated process allows us to **spend less time chasing paperwork** and more time focusing on what matters most — providing you with accurate guidance, thoughtful planning, and dependable service.

TAXES COMPLETE IN 4 STEPS

FASTER, EASIER, MORE CONNECTED TO THE PROCESS!

Extended Hours For Tax Season: As always, ALL VISITS ARE BY APPOINTMENT ONLY. Below you can see what times and days we are available. While 90% chose to have their taxes REMOTELY last year, we will still be in the office to assist those that need to PHYSICALLY stop by. Our office hours for 2026 Tax Season are as follows:

Office Hours	
Mondays	10am-5pm
Tuesdays	9am-5pm
Wednesdays	9am-7pm
Thursdays	9am-7pm
Fridays	10am-7pm
Saturdays	10am-5pm

Call BEFORE Coming
ALL VISITS ARE BY APPOINTMENT ONLY**

I am here to help you AND to help you get $LARGE REFUNDS as ALWAYS! We appreciate your trust and look forward to continuing to work with you using this improved system.

Call us today to schedule your time with me. I look forward to helping each of you obtain the best refund possible as always. I am forever humbled again to be able to be your Accountant for this tax season. Feel free to contact us anytime if you have any questions, and/or concerns.

Sincerely,

Nadina Taylor

2026 Attachment

What's Are The New Tax Law Updates For 2026?

What's All The Talk About OBBBA: One Big Beautiful Bill Act Signed on July 4, 2025?

As part of our commitment to keeping you informed and protected, we want to share an overview of key tax law changes enacted under the **One Big Beautiful Bill Act (OBBBA)** that the **Internal Revenue Service** is applying to the 2026 tax year and beyond.

Not every provision applies to every taxpayer. Some changes are beneficial, some are restrictive, and others simply require more careful documentation and planning. Our role is to identify what applies to you, apply the law correctly, and help you avoid unnecessary risk or missed opportunities. Below is a guided overview of the major categories of change, written in plain language.

Individuals

Tax Inflation Adjustments

(Sections 70101, 70102, 70106, 70107, 70401)

As expected, the IRS has implemented annual inflation adjustments affecting tax brackets, standard deductions, and income thresholds. These adjustments are intended to reduce the impact of inflation by preventing taxpayers from moving into higher tax brackets solely due to rising wages and costs of living. While these changes are often modest, they play an important role in overall tax calculations and long-term planning.

Deduction for Seniors

(Section 70103)

An enhanced deduction is available for qualifying senior taxpayers. This provision is designed to provide additional tax relief during retirement years, recognizing increased healthcare expenses and fixed-income considerations. Eligibility and benefit amounts depend on age, filing status, and income, all of which we review carefully during preparation.

No Tax on Tips

(Section 70201)

Certain tip income may now qualify for exclusion from taxable income under defined conditions. This provision primarily affects individuals working in service-based industries. It is not automatic and requires proper reporting and documentation. If applicable, we ensure income is categorized correctly and remains compliant with IRS guidance.

No Tax on Overtime

(Section 70202)

Qualified overtime wages may receive favorable tax treatment under this provision. As with tips, eligibility depends on how income is earned, reported, and documented. We review payroll records carefully to ensure overtime income is handled correctly and consistently.

No Tax on Car Loan Interest

(Section 70203)

This provision allows certain vehicle loan interest to receive favorable treatment under specific circumstances. Not all loans qualify, and usage of the vehicle (personal vs. business) matters. We evaluate loan details and supporting documentation before applying this provision.

Health Savings Account (HSA) Expansion

(Section 71307)

The law expands flexibility for Health Savings Account participants, potentially allowing broader contribution or usage options. HSAs continue to be one of the most tax-efficient tools available when used properly. We review eligibility, contribution limits, and qualified expenses to ensure compliance.

Families and Dependents

Trump Accounts – Working Families Tax Cuts

(Section 70204)

New family-focused accounts have been introduced under the Working Families Tax Cuts framework. These accounts are intended to support long-term financial stability for households. Participation rules, contribution limits, and usage guidelines vary, and we review these carefully if applicable to your family.

Adoption Credit Enhancement

(Section 70402)

The adoption tax credit has been expanded, offering increased relief for families who incur qualified adoption expenses. This enhancement reflects ongoing efforts to support adoptive families. Proper documentation is essential, and we guide families through the reporting process to ensure credits are applied correctly.

Businesses

Passenger Vehicle Loan Interest Transition Relief (2025)

Businesses may benefit from temporary transition relief related to passenger vehicle loan interest rules. This provision eases compliance during the shift to updated standards. Eligibility depends on vehicle type, usage, and financing terms.

Employee Retention Credit (ERC) Limitation

(Section 70605)

The ERC has been limited under new IRS guidance. Claims are subject to increased scrutiny, and eligibility rules have tightened. If you previously claimed or considered claiming ERC benefits, we carefully review documentation and filing history to avoid future adjustments or penalties.

Investment and Community Development

Rural Opportunity Zones

(Section 70421)

Expanded incentives encourage investment in designated rural opportunity zones. These provisions aim to stimulate economic growth and job creation in underserved areas. Tax benefits depend on the nature and timing of investments.

Tax Benefits for Agricultural and Rural Lending

(Section 70435)

Certain agricultural and rural lending activities may qualify for enhanced tax treatment. These provisions support farming communities and rural development. We review loan structures and investment details to determine eligibility.

Clean Energy

Clean Vehicle Credit Expirations

(Sections 70501, 70502, 70503)

Several clean vehicle credits are scheduled to expire or phase out. Timing is critical for taxpayers considering electric or alternative-energy vehicles. We evaluate purchase dates, vehicle eligibility, and income thresholds.

Home Energy Credit Expirations

(Sections 70505, 70506, 70507)

Credits related to home energy improvements and efficiency upgrades are also expiring or changing. Taxpayers considering solar, insulation, or efficiency projects should review timing carefully.

Carbon Capture and Sequestration Credit

(Section 70522)

This credit primarily affects certain industries involved in carbon reduction initiatives. While not common for individual taxpayers, it may apply to specific investments or business activities.

Tax-Exempt Entities and Charitable Giving
Indian Tribal Governments and the Adoption Credit
(Section 70403)
Adoption credit provisions have been expanded to include Indian tribal governments, supporting broader access and equity.

Tax Credit for Donations to Scholarship Organizations
(Section 70411)
Eligible contributions to approved scholarship organizations may qualify for tax credits, encouraging charitable giving that supports education.

Other Taxes
Dyed Fuel Claims
(Section 70525)
Rules governing dyed fuel claims have been clarified or modified. Businesses involved in fuel usage should maintain accurate records to support any claims.

Excise Tax on Certain Remittance Transfers
(Section 70604)
A new or revised excise tax may apply to certain international remittance transfers. Taxpayers involved in cross-border payments should be aware of potential reporting and cost implications.

What This Means for You
Not every provision listed above will apply to your situation. Our responsibility is to evaluate these changes through the lens of your income, family structure, business activities, and long-term goals.

During your tax review, we will identify what applies, apply benefits appropriately, and ensure full compliance with IRS requirements.

Thank you for trusting **C&C Electronic Tax & Financial Services Corporation**. We are committed to guiding you through these changes with clarity, care, and professionalism. Can't wait to help you navigate the new tax terrain! See you soon!

Warm regards,
Nadina Taylor
C&C Electronic Tax & Financial Services Corporation