

A **GIVEAWAY** by Relay & Profit First for small business owners

THE \$25K CASH FLOW GLOW UP

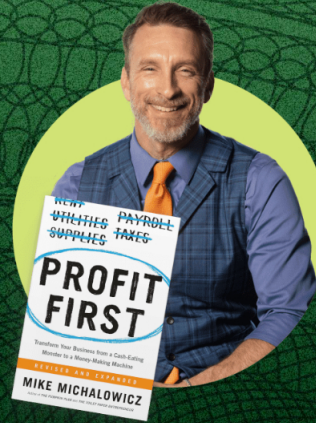
Ready to upgrade your small business banking?
Join Relay and fund your account with +\$100 this year, for a chance to win \$25,000 in the New Year!

Enter now

Deadline to enter: December 31st, 2024

No purchase necessary. See [Terms & Conditions](#) for details.

Relay is a financial technology company and is not a bank. Banking services provided by Thread Bank²³, Member FDIC.



Relay × PROFIT FIRST

A giveaway by Relay and Profit First—small business banking that gives you complete cash flow clarity. Hosted by Mike Michalowicz, Author of Profit First. A giveaway by Relay and Profit First—small business banking

Relay × PROFIT FIRST

STUCK IN A CASH FLOW RUT?

It's no wonder most small business owners find year-end money management stressful—from taxes and team bonuses to chasing unpaid customer invoices, and everything in between. Now's the time to take control of your cash flow with Relay and Profit First so you can kick off the New Year with clarity and confidence.

Enter now



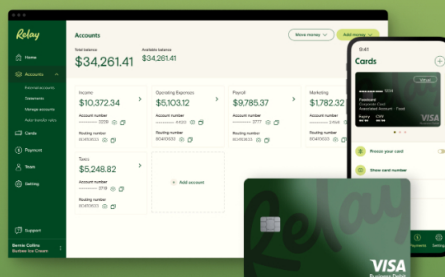
NEW YEAR, NEW CASHFLOW

Together, Relay and Profit First will help you glow up your small business' cash flow. To celebrate, we're giving away \$25,000 to a business owner committed to cash flow control this New Year.

THERE WILL BE ONE LUCKY WINNER

But everyone can glow up

If your expenses, profits, and savings are all tangled up in one account, it doesn't matter how hard you work—you'll always feel uncertain of your cash position. But with proven tools and processes that give you cash flow clarity, you can take control.



The cash flow commitment

Switching to Relay and Profit First is committing to better money management for your small business.

By combining Relay's multiple free checking accounts with the Profit First approach to organizing your operational expenses, you can ensure that every dollar is allocated according to plan—be it paying down debt, reinvesting in your business, or taking a profit.

Even better, join Relay and deposit +\$100 by December 31, and you'll be automatically entered into a random draw for the \$25K Cash Flow Glow Up, which includes two copies of Profit First!

HOW TO ENTER TO WIN \$25,000

1

Join Relay

Hit the button below and follow the steps to open your Relay account.

2

Deposit \$100

Once your account is open, fund it with +\$100 by December 31. Then, you're entered! In January, we'll do the draw and announce the winner!

3

Glow up your cash flow

Don't wait. Get started practicing Profit First on Relay today.



Enter now



No purchase necessary. See [Terms & Conditions](#) for details.



LEVEL UP YOUR CASH FLOW THIS NEW YEAR

Worried about starting another year in cash flow chaos? Fill in this form to take control and enter the draw for \$25K.

The giveaway is now closed.

[Follow our newsletter](#) for the latest news, opportunities and offers from Relay!

BEYOND THE BUSINESS BANKING BASICS

No hidden fees, overdraft fees or minimum balances



Up to 20 individual checking accounts



2 savings accounts with up to 3.03% APY¹



Physical and virtual cards for you and your



Credit cards with 1.5% cash back*



Payments via ACH
transfer, wire and
check



Direct integrations with
QuickBooks Online and
Xero



Capture and store
receipts for
safekeeping

READY TO TAKE CONTROL OF YOUR CASHFLOW?

Enter now

Giveaway closes on December 31, 2024

LET US GLOW UP YOUR CASH FLOW

Relay

Relay is an online banking platform that puts business owners in complete control of their cash flow and makes it easy to understand precisely what they're earning, spending, and saving. With Relay, entrepreneurs can make the smartest decisions for their businesses.

PROFIT FIRST mike michalowicz

Mike Michalowicz is a bestselling author who has changed the lives of countless business owners thanks to the simple yet powerful Profit First method. The author of Profit First, Clockwork, The Pumpkin Plan, Fix This Next, Surge, and many more, Mike has reshaped how businesses approach profitability and growth.

How do I enter?



Can I enter more than once?



Can I enter the giveaway if I already bank with Relay?



When and how do I find out if I won?



Is the prize money taxable?



Will you have other giveaways in the future?



Relay

What is Relay

Business checking

Business savings

Profit First banking

Accounts payable

Accountants & Bookkeepers

Client banking

Partner program

Gearing Up

Resources

Everyday business blog

Advisor directory

Advisor hub

FAQs

Company

About us

Customer stories

Careers

Affiliate program

Legal

Terms of Service

Privacy Policy

Deposit Agreement

Wireless Account Agreement

Accounts payable	Get certified	FAQs	Affiliate program	Savings Account Agreement
Expense management	Guides	BI-weekly webinar	Contact us	Cardholder Agreement
Invoices	Accounts payable	Support center	Why Relay	Electronic Communications Agreement
Payment Requests	Data security	Banking for real estate investors	Trust Center	Relay Visa® Credit Card Cardholder Agreement
Pricing	Growth playbook	Banking for e-commerce	Safety & Security	Relay Visa® Signature Card Rewards Program Terms & Conditions
Integrations	Becoming a cash flow advisor	Banking for agencies		
Xero		Switch to Relay		
QuickBooks Online		Cash Flow Compass		
Gusto				
Plaid & Yodlee				



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NO PURCHASE NECESSARY. Ends 12/31/24. Official Rules available at <https://relayfi.com/cash-flow-glow-up>. Open to legal residents of the 50 US and DC (excl. AK & HI) at least 18+ or age of majority, whichever is greater. Void where prohibited.

¹ The interest rates and annual percentage yield on your account are accurate as of 04/29/2025 and are variable and subject to change based on the target range of the Federal Funds rate.

For customers with accounts opened on or after 4/29/25 or existing customers that have been migrated to Relay's subscription plans, APY will vary between 1.03% and 3.03% depending on the subscription plan you are subscribed to:

- When you are subscribed to the Starter Plan, the interest rate on your savings accounts is 1.02% with an APY of 1.03%.
- When you are subscribed to the Grow Plan, the interest rate on your savings accounts is 1.73% with an APY of 1.75%.
- When you are subscribed to the Scale Plan, the interest rate on your savings accounts is 2.99% with an APY of 3.03%.

² Your deposits qualify for up to \$3,000,000 in FDIC insurance coverage when placed at program banks in the Thread Bank deposit sweep program. Your deposits at each program bank become eligible for FDIC insurance up to \$250,000, inclusive of any other deposits you may already hold at the bank in the same ownership capacity. You can access the terms and conditions of the sweep program at <https://thread.bank/sweep-disclosure/> and a list of program banks at <https://thread.bank/program-banks/>. Please contact customerservice@thread.bank with questions on the sweep program. Pass-through insurance coverage is subject to conditions.

*Terms and conditions apply to the cash back rewards program. Monthly cash back rewards will be automatically deposited into your Relay checking account within 30 days of the end of the credit card billing cycle. ATM transactions, the purchase of money orders or cash equivalents made with your Relay Visa® Credit Card are not eligible for cash back. Please refer to the [Visa® Signature Rewards Program Terms & Conditions](#) for more details.

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³ Please note that funds relating to Currencycloud's services are not FDIC insured or protected by the Visa Zero liability protection policy. In regards to Currencycloud's services when funds are posted to your account, e-money is issued in exchange for these funds, by an Electronic Money Institution who we work with, called Currencycloud. In line with regulatory requirements, Currencycloud safeguards your funds. This means that the money behind the balance you see in your account is held at a reputable bank, and most importantly, is protected for you in the event of Currencycloud's, or our, insolvency. Currencycloud stops safeguarding your funds when the money has been paid out of your account to your beneficiary's account.

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