



JOIN THE 100K PROFIT CLUB

We're starting a community of 100,000 businesses practicing Profit First on Relay—and building permanent profitability. With Relay and Mike Michalowicz's Profit First methodology, you'll escape the cashflow tightrope, grow your profits, and start making your biggest dreams a reality.

[Join now](#)

UNLEASH YOUR BUSINESS POTENTIAL IN OUR COMMUNITY

Join a vibrant community of passionate small business owners focused on profitability. Every month you'll get access to programming designed to bring your business one step closer to sustainable, predictable success—this includes our webinar series with Profit First Professionals, accountability calls with your peers and more.

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SMALL BUSINESSES USING
PROFIT FIRST ON RELAY
(AND GROWING!)

GROW TOGETHER. PROFIT FOREVER.

STOP LIVING ON THE CASHFLOW TIGHTROPE

Let's be honest: building a business is hard. Slow seasons, market shifts, and new competitors are unforgiving—but you must always be ready to take care of your bills, team and family.

Ready means never missing payroll. Ready doesn't worry about taxes. Ready takes profit every month without thinking twice. Ready knows exactly what's happening with cash flow—every dollar, every day.

Relay and Profit First are on a mission to keep you ready for anything. When you join The 100K Profit Club, you'll stop living on the cashflow tightrope and start building the profitable business and freedom you've always wanted.



STRESS LESS. PROFIT MORE.

GET CLOSER TO YOUR GOALS EVERY MONTH WITH OUR COMMUNITY

Networking Opportunities

Connect with like-minded entrepreneurs and other small business owners who know the feeling of losing sleep over cashflow worries.

Challenge Yourself, Get Rewarded

Engage in friendly competition—like the Reasons To

Stick to Profit First

Become a business owner who confidently takes—and saves—profit every month with proven playbooks from certified Profit First Professionals.

Guidance and Tips

Take control of your cash flow with systems that take

Engage in friendly competition—like the Relays to be Profitable Contest and similar initiatives, and push your business ahead!

Make Informed Decisions

Make smarter business decisions with a think tank of experienced entrepreneurs who share invaluable resources and advice.

Partner with Like-Minded Professionals

Crush the loneliness of entrepreneurial life at in-person events. Make meaningful connections and create new business opportunities, partnerships, and friendships.

Take control of your cash flow with systems that take the stress and mess out of payroll, operating expenses, and tax returns.

Bullet-Proof Success

Grow with accountability from an active community of business owners who drive you to do better every day, support you in hard times, and cheer for your success.

Save Resources

Save time, money, and guesswork with an ever-evolving vault of battle-tested tools, resources, and strategies.

JOIN A COMMUNITY OF BUSINESS OWNERS JUST LIKE YOU

To join the 100K Profit Club, complete the form below:

First Name*



Last Name*

Business Email*

Submit

SEE PROFIT THE MINUTE IT HITS YOUR ACCOUNT

Get started



What is Relay

Business checking
Business savings
Profit First banking
Accounts payable
Expense management
Invoices
Payment Requests
Pricing
Integrations
Xero
QuickBooks Online
Gusto
Plaid & Yodlee

Accountants & Bookkeepers

Client banking
Partner program
Get certified
Guides
Accounts payable
Data security
Growth playbook
Becoming a cash flow advisor

Resources

Everyday business blog
Advisor directory
Advisor hub
FAQs
BI-weekly webinar
Support center
Banking for real estate investors
Banking for e-commerce
Banking for home services
Banking for agencies
Switch to Relay
Cash Flow Compass

Company

About us
Customer stories
Careers
Affiliate program
Contact us
Why Relay
Trust Center
Safety & Security

Legal

Terms of Service
Privacy Policy
Deposit Agreement
Savings Account Agreement
Cardholder Agreement
Electronic Communications Agreement
Relay Visa® Credit Card Cardholder Agreement
Visa® Signature Card Rewards Program Terms & Conditions



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- When you are subscribed to the Starter Plan, the interest rate on your savings accounts is 0.91% with an APY of 0.91%.
- When you are subscribed to the Grow Plan, the interest rate on your savings accounts is 1.53% with an APY of 1.55%.
- When you are subscribed to the Scale Plan, the interest rate on your savings accounts is 2.65% with an APY of 2.68%.

² Your deposits qualify for up to \$3,000,000 in FDIC insurance coverage when Thread Bank places them at program banks in its 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. Certain conditions must be satisfied for pass-through deposit insurance coverage to apply.

*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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