

Easy Checking

My Utah is dramatic landscapes and simple banking with full-service features.

You don't want anything complicated.

You just want a straightforward way to manage your money.

Experience seamless and safe banking with our Easy Checking account,
and leave the complexity to Utah's stunning scenery.

Get started — opening an account takes 5 minutes or less.

Open an Account

Benefits

Bank Simply and Fee Free

With no service charges and no monthly balance requirement — 100% free

Use Your Custom Debit Card

With multiple ways to pay, including access to Apple Pay, Google Pay and Samsung Pay for [digital payments](https://www.bankofutah.com/personal/services/benefits/digital-wallet)

Enjoy Peace of Mind

With our [eStatement Promise](https://www.bankofutah.com/personal/services-benefits/estatement-promise), where your statements are saved digitally for seven years, even if you close your account

Protect Against Fraud

With Zero Liability debit and credit card protection, and fraud protection features within [CardValet](https://www.bankofutah.com/personal/services/benefits/cardvalet)

Bank Anytime, Anywhere

With online and mobile banking, and [Zelle](https://www.bankofutah.com/personal/services/benefits/zelle), a free, virtual way to send and receive cash

Find Fee-Free ATMs

With the [MoneyPass Network](http://www.moneypass.com/atm-network), which helps you locate ATMs across the U.S.

Features

- Open your account with **as little as \$100**.
- **Don't worry about a minimum account balance** – there isn't one.
- Get **unlimited access to your funds** – deposit or withdraw your money as often as you need.
- Attach **one of three overdraft options** to protect your account.

Get Started

There are two options for opening an Easy Checking account.

1. Online

Here's a short glimpse of the process, which can be done safely and in as little as five minutes:

1. **Provide your personal information**; just a few basics – no documentation needed.
2. **Make your initial deposit** into the account. Using a combination of either an account number and routing number OR username and password from another institution, transfer funds easily within the digital application.
3. **Read and agree to the disclosures** associated with the account.
4. **Order any extras** that may come with the account, such as a debit card, checks or overdraft protection.
5. **Check your email** for confirmation or next steps.

When opening an account, you can be confident that our secure banking technology will protect you throughout the process. [Learn more here.](#)

Open An Account

2. In a branch

Find A Branch

Know What to Bring

Interested in a different type of checking account?

See More Options

Get the latest information from our website. Scan the QR Code to go directly to this page.