

## Evergreen Account

My Utah is a view that impresses in every season and an account that empowers me in every journey.

Just like a forest of pines brings color to the mountains in both winter *and* summer, Bank of Utah's Evergreen Account gives you the ability to spend day-to-day *and* save for the long-term.

A checking and savings blend, it allows you to create the life you want for yourself now and down the road.

[Open an Account](#)

### Benefits

#### Spend, Save and Earn

With the ability to gain interest from day one [\(view rates\)](https://www.bankofutah.com/personal/checking-savings/consumer-account-rates)

#### 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)

#### Protect Against Fraud

With Zero Liability debit and credit card protection, and fraud protection features with [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-locator.html), which helps you locate ATMs across the U.S.

#### Choose Your Statement Method

With options that include our [eStatement Promise](https://www.bankofutah.com/personal/services-benefits/estatement-promise) or paper statements

## Features

- Open your account with **as little as \$100**.
- **Earn interest**, just like you would with a savings account, but **pay a \$10 monthly service charge and gain the ability to make as many withdrawals as you need** per month.
- **Get the \$10 monthly service charge waived** if you keep an average monthly balance of \$10,000 in the account.
- Attach **one of three overdraft options** to protect your account.
- Make payments **using your debit card, checks\*, Zelle® and online Bill Pay**

*\*Customers over the age of 50 receive one free box of checks per year with an Evergreen account.*

Opening an account is safe, easy, and can be done in as little as 5 minutes.

Here's a short glimpse of the process:

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

Interested in a different type of savings or checking account?

[See More Options](#)

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