

Personal Checking Accounts

At Bank of Utah, we want you to spend more time doing what you love, not choosing a checking account.

That's why we designed our accounts to meet your unique financial needs, but also streamlined them, to make the decision easier for you.

Our two featured checking accounts can be **opened safely online – in as few as 5 minutes**.

Featured Checking Accounts

Easy Checking

Keep your everyday banking simple,
with no monthly fee.

- \$100 to open
- No monthly balance/no service charges

Open An Account

Evergreen Account

Save and spend all at once —
a checking and savings blend.

- \$100 to open
- Earn interest ([see rates](#))

Open An Account

Great Features Come Standard

Bank Personally and Digitally

With a combination of in-branch services and convenient online and mobile banking tools

Manage Your Bills

With Bill Pay, which lets you set up individual or recurring payments

Shop with Confidence

With your [Visa® contactless debit card](#) — you can even customize it with your own images!

Access ATMs Nationwide

With your debit card and [MoneyPass](#), which offers surcharge-free ATM access in all 50 states

Attach Overdraft Protection

With [3 different options](#) to protect your account if you overdraw it

Go Paperless and Get Peace of Mind

With [e-statements](#), which are kept on file for 7 years and are free to access if you need them

Our Full Lineup

	Easy Checking	Easy Checking for Students	Evergreen
Good if:	You want an everyday account that is fee-free.	You are age 16-26 and want free, on-the-go banking.	You want to spend, save and earn interest.
Minimum Opening Deposit:	\$100	\$25	\$100
Earn Interest on Balances over \$500	—	—	Yes
(View Rates)			
No Monthly Fee with a Balance of:	\$0	\$0	\$10,000 average monthly balance
Monthly Fee if Balance Drops Below Account Minimum:	\$0	\$0	\$10
How to Open an Account:	Open Online More Details >	In Branch More Details >	Open Online More Details >

Bank of Utah also offers [Thrive Checking](#), a low-cost, low-fee account that's good if you have past financial challenges to overcome.





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