

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
- Enjoy Peace of Mind

With our 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
- Bank Anytime, Anywhere

With online and mobile banking, and Zelle®, a free, virtual way to send and receive cash
- Find Fee-Free ATMs

With the MoneyPass 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.