

## 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 &mdash; 100% free

#### Use Your Custom Debit Card

With multiple ways to pay, including access to Apple Pay, Google Pay and Samsung Pay for <a href="https://www.bankofutah.com/personal/services/benefits/digital-wallet">digital payments</a>

#### Enjoy Peace of Mind

With our <a href="https://www.bankofutah.com/personal/services-benefits/estatement-promise">eStatement Promise</a>, 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 <a href="https://www.bankofutah.com/personal/services/benefits/cardvalet">CardValet</a>

#### Bank Anytime, Anywhere

With online and mobile banking, and <a href="https://www.bankofutah.com/personal/services/benefits/zelle">Zelle</a>, a free, virtual way to send and receive cash

#### Find Fee-Free ATMs

With the <a href="http://www.moneypass.com/atm-locations">MoneyPass Network</a>, 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.

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 checking account?

**See More Options**



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