

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](#)



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