

EZ 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 EZ 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 <a
href="https://www.bankofutah.com/personal/services-
benefits/digital-wallet">digital
payments



Enjoy Peace of Mind

With our <a
href="https://www.bankofutah.com/personal/services-
benefits/estatement-promise">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](https://www.bankofutah.com/personal/benefits/cardvalet)

Bank Anytime, Anywhere

With online and mobile banking, and [Zelle](https://www.bankofutah.com/personal/services/zelle), a free, virtual way to send and receive cash

Find Fee-Free ATMs

With the [New Services](https://www.bankofutah.com/location/new/services), which helps you locate ATMs across the U.S.

Features

- Open your account with **as little as \$50**.
- **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 quick and easy.

In just five minutes or less, you can get access to our unique combination of technology and people, and start banking your way.

[Open an Account](#)

Interested in a different type of checking account?

[See More Options](#)



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