

I Save

My Utah is being the first one on the slopes and getting a head start on saving for the future.

You have things you want to do: travel, buy a car, save up for a special day,
or put money aside for a down payment on a home. You also want to be prepared
financially for the unexpected.

Put money in, and watch it grow. Save for a specific goal, or a rainy day,
and be ready for whatever comes next.

Open this account online in as few as 5 minutes.

Open an Account

Benefits

Bank Anytime, Anywhere

With online and mobile banking

Make Mobile Deposits

With the camera on your mobile device

Earn Interest

With a balance of \$500 or more ([view rates](https://www.bankofutah.com/personal/checking-savings/consumer-account-rates))

Enjoy Peace of Mind

With our [eStatement Promise](https://www.bankofutah.com/personal/benefits/estate-statement-promise), where your statements are saved digitally for seven years, even if you close your account

Link Accounts for Backup

With [Overdraft Protection](https://www.bankofutah.com/personal/benefits/overdraft-protection), including automatic transfers from your savings if you overdraw your checking account

Transfer Funds

With ease, between your Bank of Utah accounts and any accounts you hold at other financial institutions

Features

- Open your account with **as little as \$100**.
- **Maintain higher balances, earn higher interest rates** with our tiered-rate structure. Start earning interest with a balance of \$500.
- This account has **no service fee if a balance of \$100 is maintained daily**. If the daily balance falls below \$100 any day during the statement cycle, you will still earn interest, but a \$3 service fee will be charged. This could reduce your earnings.
- **Make as many deposits per month** as you'd like.
- **Make as many withdrawals per month** as you need.

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 account?

See More Options

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