A Simpler Way to Get Paid

Direct deposit is a fast and secure way to receive your paycheck and manage your money.

How you set up direct deposit depends on how you open your account:

Opening Online? | **Opening in a Branch?**

Why Use Direct Deposit?

Enjoy easier, safer account management from day one.

Fast & Automatic

Your money is available as soon as your employer deposits it, with no trips to the branch or waiting for checks to clear.

Safe & Secure

Eliminates the risk of lost or stolen paper checks with secure electronic transfer into your Bank of Utah account.

Easy Split Deposits

Automatically split your paycheck between accounts to build up savings or route funds toward loan payments.

Choose Your Application Path

Select how you plan to open your account to see step-by-step setup instructions.

NEW FEATURE

If You're Applying Online

Prefer to open your account online? Complete your application and connect your income all in one place.

ONLINE BENEFITS

- **Fast and convenient:** Skip separate paperwork and link your paycheck instantly during setup with no extra steps required.
- **Eligible accounts:** Instant setup is available when opening **Easy Checking**, **Evergreen Checking**, **I Save**, and **My Money Market** accounts online.
- **Support when you need it:** Have questions along the way? Our team members are here to help you complete the process.

How It Works

1. Select direct deposit setup when prompted in the application.
2. Search for your employer or provider and securely sign in.
3. Confirm your deposit amount and submit your information.

Want to learn more? Check out our **article on our new automated setup feature**.

Apply Online

If You're Applying in a Branch

Prefer to open your account in person? Let our team members guide you through the process.

IN-BRANCH BENEFITS

- **Face-to-face guidance:** Sit down with a knowledgeable team member who can walk you through account features in person.
- **Personalized support:** Receive direct assistance to help align your accounts with your financial goals from day one.

How It Works

1. Visit any Bank of Utah branch to open your checking account.
2. Ask a team member for your account and routing numbers.
3. Provide those details to your employer or provider to complete setup.

Find a Branch

Have These Details Ready

Having these details available can help you complete your direct deposit setup:

- **For online setup:** Your employer's or provider's name and login credentials
- **For manual setup with your employer:** Your Bank of Utah routing and account numbers
  Once your new checking account is set up with Online Banking, you can find these numbers there, or you can visit any branch and a team member will be happy to help.

Frequently Asked Questions

Using Our Online Application

How long until my direct deposit begins?

Is my information kept secure?

What if my employer or provider isn't supported?

What should I do if I receive an error?

General Direct Deposit Questions

When will my direct deposit be applied?

Can I add direct deposit to an existing account?

Can I split my paycheck between multiple accounts?

Ready to Set Up Direct Deposit?

Open a Bank of Utah checking account online and connect your direct deposit during the application process.

Open An Account

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