

Easy Checking for Students

My Utah is a rock wall to climb and a bank account that will take my future to new heights.

Open to students age 16 to 26, Bank of Utah's Easy Checking for Students account is designed to fit your on-the-go life. It's simple, with no fees or monthly balance requirements, and it only takes \$25 to get started – the lowest amount to open any of our checking accounts.

Plus, you get powerful digital tools to help you build strong financial habits and access to friendly bankers who are happy to give you advice along the way.

This account can only be opened in our branches. Students under 18 must be accompanied by a parent or legal guardian.

Get started by visiting one of our Bank of Utah locations.

Find A Branch

Know What to Bring

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 [Apple Pay](https://www.bankofutah.com/personal/services-benefits/digital-wallet), Google Pay and Samsung Pay, and access to [MoneyPass](http://www.moneypass.com/atm-locator.html) ATMs nationwide

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 (Zelle is available to students 18 and older)

Protect Against Fraud

With Zero Liability debit card protection, and fraud protection features within [CardValet](https://www.bankofutah.com/personal/services-benefits/cardvalet)

Picture Your Financial Future

With [My Money Hub](https://www.bankofutah.com/personal/services-personal-finance-management), an online banking tool that can help you budget, organize and manage your finances

Set Up Account Alerts

With text or email notifications that will inform you about low balances, account activity, payments and more

Features

- Easy Checking for Students is **available to students age 16 to 26**.
- Open your account with **\$25**.
- Get **unlimited access to your funds** – deposit or withdraw your money as often as you need.
- Attach **overdraft protection** to your account. Students under 18 can choose our "Linked Bank of Utah Account" option or our "Debit Card Overdraft Coverage" option with guardian approval. Students 18 and older can choose those or open an "Overdraft Line of Credit."
- **Sign up for eStatements** to have all of your statements easily accessible, and sustainably organized, within Online Banking.

Want to open an Easy Checking for Students account at Bank of Utah?

Visit any Bank of Utah branch, and make sure you bring everything you need to get started. And remember, students under 18 must be accompanied by a parent or legal guardian.

[Find A Branch](#)[Know What to Bring](#)

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.