

## U Student Guide to Financial Institutions

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### Banks

Banks are for-profit companies that offer checking and saving accounts, loans, credit cards, and other ways to manage, save and invest your money. The banks listed below have convenient access to the University and all provide student checking accounts. Student accounts generally offer lower monthly service fees and low balance requirements.

<p>CHASE <a href="https://www.chase.com/">https://www.chase.com/</a></p>		<p><b>UNIVERSITY OF UTAH (ATM)</b> <b>Located in the Union Food Court</b></p> <p><b>FOURTH AND 4<sup>th</sup> (ATM/Branch)</b> 376 E 400 S, Ste 100 SALT LAKE CITY, UT 84111 (801)-239-1801</p>
<p>WELLS FARGO <a href="https://www.wellsfargo.com/">https://www.wellsfargo.com/</a></p>		<p><b>UNIVERSITY OF UTAH (ATM)</b> <b>By the Union Bowling Alley</b></p> <p><b>UNIVERSITY (ATM/Branch)</b> 235 S 1300 E SALT LAKE CITY, UT 84102 (801)-582-1235</p>
<p>ZIONS BANK <a href="https://www.zionsbank.com/">https://www.zionsbank.com/</a></p>		<p><b>UNIVERSITY OF UTAH (ATM)</b> <b>By the Union U Card Office</b></p> <p><b>7<sup>th</sup> EAST LOCATION (ATM/Branch)</b> 7801 East 400 South SALT LAKE CITY, UT 84102</p>
<p>KEY BANK <a href="http://www.key.com">www.key.com</a></p>		<p><b>UNIVERSITY KEYCENTER (ATM/Branch)</b> 290S 1300East SALT LAKE CITY, UT 84102 (801)-583-4235</p>

**What is a checking account?** Allows daily purchases with a debit card or use of an ATM.





**What is a savings account?** Allows you to plan for savings to meet your goals.

**What is direct deposit?** Auto deposit of paycheck into your banking institution.



**Credit Unions**

Credit unions are nonprofit organizations that include groups of people who have something in common, such as where they work or live. Credit unions are owned by its members. They have the same services as a typical bank but usually with lower fees. If you are a member of a credit union, you can use the ATM of any credit union without fees.

<p>AMERICAN FIRST CREDIT UNION  <a href="https://www.americafirst.com/">https://www.americafirst.com/</a></p> 	<p><b>SALT LAKE METRO BRANCH (ATM/Branch)</b>            455 East 500 South            SALT LAKE CITY, UT 84111</p>
<p>MOUNTAIN AMERICA CREDIT UNION  <a href="https://www.macu.com/">https://www.macu.com/</a></p> 	<p><b>325 SOUTH STATE (Branch)</b>            325 S. State St.            SALT LAKE CITY, UT 84111            (801) 524-8882</p>
<p>UNIVERSITY FEDERAL CREDIT UNION  <a href="https://www.ucredit.com/">https://www.ucredit.com/</a></p> 	<p><b>UNIVERSITY OF UTAH CAMPUS BOOK STORE (ATM/Branch)</b>            (801)-584-1050</p> <p><b>UNIVERSITY OF UTAH STUDENT LIFE CENTER (ATM/Branch)</b></p>
<p>UTAH FIRST CREDIT UNION  <a href="http://www.utahfirst.com/">www.utahfirst.com/</a></p> 	<p><b>Salt Lake (ATM/Branch)</b>            222 East South Temple            SALT LAKE CITY, UT 84111            (801) 320-2600</p>

**Choose two banks and two credit unions from our list or choose your own and do a comparison to find the best financial institution that meets your needs.**

Name of Institution	Free Checking?	Minimum Balance	Overdraft Protection	Debit Card Protection against ID theft & fraud	Online Banking	Foreign Transaction Fee



**Personal Money Management Center**  
**Olpin Student Union Building**  
 200 S. Central Campus Dr., room 317  
 Salt Lake City, UT 84112  
 Office: 801-585-7379 • Email: [pmmc@sa.utah.edu](mailto:pmmc@sa.utah.edu)  
**Website: [www.personal-money-management.utah.edu](http://www.personal-money-management.utah.edu)**