Easy Checking

Showing information for **Iowa**. **Change State** | Disclosures

Our Easy Checking account is a smart choice for everyday use. Enjoy award-winning customer service, plus easy ways to waive the monthly service charge. For a limited time, get up to $150[1] with our checking account offer.

Limited Time $150 Offer

Open an Easy Checking account by March 3, 2017, set up qualifying direct deposit, and we'll give you $100.[2] Also, if you make 10 qualifying debit card purchases in each of the first two months after the month you fund your account, we'll give you another $50.[3]

Easy Checking Benefits

- Online Banking with Bill Pay
- Bank of the West Debit Card
- Overdraft Programs for occasional or unplanned overdrafts (Savings Overdraft Protection from a linked savings, money market[4] or Gold Line[5] from a linked line of credit)
- Mobile Banking[6]
- Unlimited access to Bank of the West ATMs
- Discounts on consumer loan rates with automatic payments[7]
- Unlimited check writing
- Deposits FDIC insured up to the maximum established by the FDIC per depositor and ownership type

Monthly Service Charge

- $8 if you have enrolled in Online Banking and elect to receive Online Statements
- $10 if you receive paper statements

How to Waive the Monthly Service Charge

Each statement cycle:

- Maintain an average monthly balance of $1,000 or more OR
- Receive at least one direct deposit of $250 or more OR
- Use your Bank of the West Debit Card for 10 or more net purchases[8]

Want to know more about us?
Check out our Award Page.

Open an Account

Apply Online ›

Visit a branch ›

What You Need to Apply

- $100 minimum opening deposit
- Social Security Number (SSN)
- Driver's License or State Issued Identification
- Date of birth, physical street address
- Email address (optional)
- The routing number of your other bank, if you will be opening your account by transferring funds from another bank

Grow Your Savings

Link your checking account to a savings account and transfer extra funds as much as possible.

Your Monthly Budget

Use our monthly spending calculator to map your spending and help you set monthly goals.

[1]**Requirements to Receive Up to $150 Bonus**

Student Checking and Premier Checking excluded. All offers valid for any other consumer checking account opened at any Bank of the West branch or account application submitted on bankofthewest.com between 01/21/2017 and 03/03/2017 with a minimum opening deposit of $100 or more with funds new to Bank of the West (Bank) received and posted to the account no later than 03/10/17.

- Offer is not available to existing Bank of the West customers with an open checking account as of 01/22/17.
- **If the customer or other individuals residing at the same address received or may receive any other consumer checking bonus from the Bank between 06/01/15 and 06/29/17, then no one at that address is eligible.**
- Limit of one consumer checking bonus per individual and per mailing address.
- Employees of Bank of the West and its affiliates are not eligible for this offer.
- Account must be in open status and have a positive balance as of 05/31/17 to be eligible to receive any bonus.
- **Bonus will be credited to the open checking account by 06/30/17.** Offer does not apply to second or multiple checking accounts. Bank will classify the bonus as interest paid to the checking account. Any applicable taxes associated with this offer are the responsibility of the account holder. To the extent required by law, Ba will report total value of the offer to the IRS on Form 1099 for tax year 2017. All accounts are subject to the Bank's standard terms and conditions and Schedule o Fees and Charges. There is a Monthly Service Charge that ranges from $8 to $30 depending upon which checking account you open. Visit your local branch or bankofthewest.com for additional details and options to waive the Monthly Service Charge.

[2]To receive the $100 bonus, customer must have a direct deposit of at least $250 (two or more direct deposits that add up to $250 do not qualify) posted to the acco by 05/31/17. Direct deposit must be payroll, Social Security, pension or other government benefits.

[3]To receive the $50 bonus, customer must request, receive and use a new Bank of the West Debit Card linked to the new checking account for 10 or more debit card purchases all of which must post to the account by the last business day of the month for each of the first two full calendar months immediately following the month in which the opening deposit posts to the account, for a total of 20 or more transactions. Each purchase must be $3 or more. ATM transactions are excluded. All required purchases must be posted by 05/31/17.

[4]Savings Overdraft Protection transfers up to the available balance in your linked savings or money market. Certain fees and restrictions may apply.

[5]Gold Line transfers determined by your available credit limit and credit are subject to approval. The Gold Line account will not advance funds to cover fees or charges assessed by the Bank. This may result in an overdraft on your checking account. Certain fees and restrictions may apply.

[6]Wireless carriers may charge fees for text transmissions or data usage.

[7]Subject to credit approval.

[8]Make a minimum of 10 net debit card purchases per statement cycle from the Easy Checking account. Net purchases equal total purchases minus returns/credits. ATM and Cash Advance transactions are not included.