



Digital Banking Upgrade - QuickBooks/Quicken Guide

On October 19, 2026, a new digital banking system will be introduced. This upgrade will require you to update your QuickBooks or Quicken software and establish a new online banking connection. Please complete the steps outlined on the following pages according to what software you are currently using with your Farmers & Merchants Union Bank accounts.

Services may be interrupted for up to 3-5 business days. Users are encouraged to download a QFX/QBO file during this outage. Quicken Windows/Mac Express Web Connect and QuickBooks Online Express Web Connect may not work during the outage.

Once you have completed the migration instructions, carefully review your downloaded transactions. Verify that no transactions were duplicated or omitted from your account register and make any necessary corrections.

By completing these steps before October 19, when the digital banking upgrade rolls out, you will help ensure a seamless transition of your accounts and preserve your transaction history.

If you have any questions, please contact us at (920) 623-4000.

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Quicken Windows Direct Connect and Express Web Connect

Before Monday October 12, 2026:

1. Backup your Quicken Windows Data File.
 1. Go to **File > Backup and Restore > Backup Quicken File**.
 2. Download the latest Quicken Update. Go to **Help > Check for Updates**.
2. Complete a final transaction download and match downloaded transactions.
 1. Complete a final transactions update before the upgrade for complete, up-to-date transaction history.
 2. Accept all new transactions into the appropriate registers. (REQUIRED)

On or after Monday, October 19, 2026:

1. Deactivate online banking connection for your Farmers & Merchants Union Bank accounts.
 1. Choose **Tools > Account List**.
 2. Click **Edit** on the account to deactivate.
 3. In Account Details, click **Online Services**.
 4. Click **Deactivate**. Follow prompts to confirm deactivation.
 5. Click the **General** tab.
 6. Delete Farmers & Merchants Union Bank and your Account Number information. Click **OK** to close the window.
 7. Repeat steps for any additional accounts that apply.
2. Reconnect the online banking connection for your Farmers & Merchants Union Bank accounts.
 1. Choose **Tools > Account List**.
 2. Click **Edit** on the account you want to activate.
 3. In Account Details, click **Online Services** and then choose **Set up Now**.
 4. Type Farmers & Merchants Union Bank in the search field and click Next.
 5. Enter your FMUB online banking credentials.
 - Express Web Connect uses the same credentials you use for your FMUB online banking login.
 - Direct Connect might require credentials that do not match your online banking credentials. **Important: If your credentials do not work, contact us at (920) 623-4000.**
 6. Ensure you associate the accounts to the appropriate accounts already listed in Quicken. Select **Link to an existing account** and select the matching accounts in the drop-down menu.

Important: Do NOT choose "Create a new account" unless you intend to add a new account to Quicken. If you are presented with accounts you do not want to track in this data file, choose Ignore – Don't Download into Quicken or click Cancel.
 7. After all accounts have been matched, click **Next** and then **Done**.



Quicken Mac Direct Connect and Quicken Connect

Before Monday October 12, 2026:

1. Backup Quicken Mac Data File and Update the application.
 1. Choose **File > Save a Backup**.
 2. Download the latest Quicken Update. Choose **Quicken > Check for Updates**.
2. Complete a final transaction download.
 1. Complete a final transaction update before the upgrade to get all of your transaction history up to date.
 2. Accept all new transactions into the appropriate registers.

On or after Monday, October 19, 2026:

1. Activate the online banking connection for accounts connected to Farmers & Merchants Union Bank.
 1. Click your account in the Accounts list on the left side.
 2. Choose **Accounts > Settings**.
 3. Select **Set up transaction download**.
 4. Enter Farmers & Merchants Union Bank in the search field, select the correct option, and click **Continue**.
 5. Enter your Farmers & Merchants Union Bank online banking credentials.
 - Express Web Connect uses the same credentials you use for your online banking login.
 - Direct Connect might require credentials that do not match your online banking credentials.***Important: If your credentials do not work, contact us at (920) 623-4000.***
 6. In the “Accounts Found” screen, ensure you associate each new account with the appropriate account already listed in Quicken. Under Action, choose **Link** to pick your existing account.
Important: Do NOT select “ADD” in the Action column unless you intend to add a new account to Quicken.
2. Click **Finish**.



Quicken Windows Web Connect

Before Monday October 12, 2026:

1. Backup Quicken Windows Data File and Update.
 1. Choose **File > Backup** and **Restore > Backup Quicken File**.
 2. Download the latest Quicken Update. Choose **Help > Check for Updates**.
2. Complete a final transaction download.
 1. Complete a final transaction update before the upgrade to get all of your transaction history up to date.
 - Repeat this step for each account you need to update.
 2. Accept all new transactions into the appropriate registers. (REQUIRED)

On or after Monday, October 19, 2026:

1. Deactivate online banking connection for your Farmers & Merchants Union Bank accounts.
 1. Choose **Tools > Account List**.
 2. Click **Edit** on the account to deactivate.
 3. In Account Details, click **Online Services**.
 4. Click **Deactivate**. Follow prompts to confirm deactivation.
 5. Click the **General** tab.
 6. Delete Farmers & Merchants Union Bank and your Account Number information.
 7. Click **OK** to close window.
 8. Repeat steps for any additional accounts.
2. Reconnect the online banking connection for your Farmers & Merchants Union Bank accounts.
 1. Download a Quicken Web Connect file from your Farmers & Merchants Union Bank online banking site.
 2. In Quicken, choose **File > File Import > Web Connect (.QFX) File**.
 3. Use the import dialog to select the Web Connect file you downloaded. An "Import Downloaded Transactions" window opens.
 4. Choose **Link** to an existing account. Select the matching account in the drop-down menu. Associate the imported transactions to the correct account listed in Quicken.
 5. Repeat this step for each account you have connected to Farmers & Merchants Union Bank.



Quicken Mac Web Connect

Before Monday October 12, 2026:

1. Backup your Quicken Mac data file and update the application.
 1. Choose **File > Save a Backup**.
 2. Download the latest Quicken Update. Choose **Quicken > Check for Updates**.
2. Complete a final transaction download.
 1. Complete a final transaction update before the upgrade to get all of your transaction history up to date.
 - Repeat this step for each account you need to update.
 2. Accept all new transactions into the appropriate registers.

On or after Monday, October 19, 2026:

1. Activate online banking connection for your Farmers & Merchants Union Bank accounts.
 1. Select your account under the Accounts list on the left side.
 2. Choose **Accounts > Settings**.
 3. Select **Set up transaction download**.
 4. Enter Farmers & Merchants Union Bank in the search field, select the correct option and click **Continue**.
 5. Log into your Farmers & Merchants Union Bank online banking site and download your transactions to your computer.

Important: Take note of the date you last had a successful connection. If you have overlapping dates in the web-connect process, you may end up with duplicate transactions.
 6. Drag and drop the downloaded file into the box titled Drop download file. Choose **Web Connect** for the "Connection Type" if prompted
 7. In the "Accounts Found" screen, ensure you associate each new account to the appropriate account already listed in Quicken. Under the Action column, click **Link** to pick your existing account.

Important: Do NOT select "ADD" in the Action column unless you intend to add a new account to Quicken.
2. Click **Finish**.

QuickBooks Online Express Web Connect

Before Monday, October 12, 2026:

1. Complete a final transaction download and match downloaded transactions.
 1. Complete last transaction update before the upgrade to get all of your transaction history up to date.
 2. Accept all new transactions into the appropriate registers. (REQUIRED)

On or After Monday, October 19, 2026:

1. Deactivate online banking connection for all your Farmers & Merchants Union Bank accounts.
 1. Select **Banking** from the left column.
 2. Click the account you want to disconnect, then click the **Pencil** Icon on the corner of that account box.
 3. Click **Edit Account Info**.
 4. Check the box next to **Disconnect this Account on Save**.
 5. Select **Save** and **Close**.
 6. Repeat steps for any additional accounts that apply.
2. Reconnect your online banking connection for all Farmers & Merchants Union Bank accounts.
 1. On the Banking page, click **Add Account** in the upper-right side of the screen.
 2. Type Farmers & Merchants Union Bank and choose the correct option from the results.
 3. Enter your Farmers & Merchants Union Bank credentials and click **Continue**. (Express Web Connect uses the same credentials you use for your online banking.)
 4. Provide additional information, if requested.
 5. Ensure you associate the accounts for First State Bank to the appropriate account already listed under **Which accounts do you want to connect?** Choose the matching accounts in the drop-down menu.

Important: Do NOT select "+Add New" unless you intend to add a new account to QuickBooks Online. If you are presented with accounts you do not want to track in this QuickBooks Online Company, Uncheck the box next to the Account Name.
 6. After all accounts have been matched, click **Connect** and then click **Finish**.
3. Exclude Duplicate Transactions.
 1. Select **Banking** from the left column.
 2. In the For Review section, click the checkboxes for the transactions you want to exclude.
 3. Choose **Batch Actions > Exclude Selected**.

QuickBooks Online Web Connect

Before Monday, October 12, 2026:

1. Complete a final transaction download and match downloaded transactions.
 1. Complete last transaction update before the change to get all of your transaction history up to date.
 2. Accept all new transactions into the appropriate registers. (REQUIRED)

On or After Monday, October 19, 2026:

1. Deactivate online banking connection for all your Farmers & Merchants Union Bank accounts.
 1. Select **Banking** from the left column.
 2. Click on the account you would like to disconnect, then click the **Pencil** icon on the corner of that account box.
 3. Click **Edit Account Info**.
 4. Check the box next to **Disconnect** this Account on Save.
 5. Click **Save** and **Close**.
 6. Repeat steps for any additional accounts that apply.
2. Reconnect your online banking connection for all Farmers & Merchants Union Bank accounts.
 1. Download a Web Connect file (.qbo or .qfx) from Farmers & Merchants Union Bank's online banking site.
 2. In QuickBooks Online, choose **Banking** from the left column.
 3. Click **File Upload** in the upper-right side of the screen and use the upload dialog to locate the Web Connect file you downloaded.
 4. Choose the appropriate account from the drop-down menu under QuickBooks Account and then click **Next**.
Important: Do NOT choose "+Add New" in the drop-down menu unless you intend to add a new account to QuickBooks Online.
 5. When the import is finished, click **Let's go!**
 6. Review the For Review tab on the Banking page to view what was downloaded.
 7. Click **Next**, and then click **Done**.
 8. Repeat this step for each account that you have connected to Farmers & Merchants Union Bank.

QuickBooks Windows Direct Connect

Before Monday, October 12, 2026:

1. Backup QuickBooks Windows Data File & Update.
 1. Choose **File > Back Up Company > Create Local Backup**.
 2. Download the latest QuickBooks Update. Go to **Help > Update QuickBooks Desktop**.
2. Complete a final transaction download and match downloaded transactions.
 1. Complete one last transaction update before the upgrade for complete transaction history up to date.
 2. Accept all new transactions into the appropriate registers. (REQUIRED)

On or After Monday, October 19, 2026:

1. Deactivate online banking connection for all your Farmers & Merchants Union Bank accounts.
 1. Choose **Lists menu > Chart of Accounts**.
 2. Right-click on the first account you would like to deactivate and choose **Edit Account**.
 3. Click the **Bank Feeds Settings** tab in the Edit Account window.
 4. Select **Deactivate All Online Services** and click **Save & Close**.
 5. Click **OK** for any alerts or messages that may appear with the deactivation.
 6. Repeat steps for any additional accounts that apply.
2. Reconnect your online banking connection for all Farmers & Merchants Union Bank accounts.
 1. Choose **Lists menu > Chart of Accounts**.
 2. Right-click on an account you would like to activate and choose **Edit Account**.
 3. Select **Set Up Bank Feeds** on the bottom of the popup screen and select **Yes** in the dialog box that will appear.
 4. Enter Farmers & Merchants Union Bank's name in the search field and select **Continue**.
 5. Enter your Direct Connect credentials. Direct Connect might require credentials that do not match your online banking credentials. Contact us at (920) 623-4000 if your login information does not work.
 6. Ensure you associate the accounts to the appropriate accounts already listed in QuickBooks. Link to your existing accounts in the drop-down options labeled Select Existing or Create New.

Important: Do NOT select "Create New Account" unless you intend to add a new account to QuickBooks. If you are presented with accounts you do not want to track in this data file, choose Do Not Add to QuickBooks.
 7. After all accounts have been matched, click **Next** and then click **Done**.

QuickBooks Mac Direct Connect

Before Monday, October 12, 2026:

1. Backup QuickBooks Mac Data File & Update the Application.
 1. Choose **File > Backup**.
 2. Download the latest QuickBooks Update. Choose **QuickBooks > Check for QuickBooks Updates**.
2. Complete a final transaction download.
 1. Complete one last transaction update before the upgrade for complete transaction history up to date.
 2. Accept all new transactions into the appropriate registers. (REQUIRED)

On or After Monday, October 19, 2026:

1. Deactivate online banking connection for all your Farmers & Merchants Union Bank accounts.
 1. Choose **Lists > Chart of Accounts**.
 2. Click the first account you would like to deactivate and choose **Edit > Edit Account**.
 3. Choose **Online Settings** in the Edit Account window.
 4. In the **Online Account Information** window, choose **Not Enabled** from the Download Transactions list and click **Save**.
 5. Click **OK** for any alerts or messages that may appear with the deactivation.
 6. Repeat steps for any additional accounts that apply.
2. Reconnect your online banking connection for all Farmers & Merchants Union Bank accounts.
 1. Choose **Banking > Online Banking Setup**.
 2. Type Farmers & Merchants Union Bank's name in the search field, then click **Next** and follow the instructions in the setup screen
 3. Select **Yes, my account has been activated for QuickBooks Online Services** in the Online Banking Assistant window. Click **Next**.
 4. Enter your Direct Connect credentials. Direct Connect might require credentials that do not match your online banking credentials. Contact us at (920) 623-4000 if your login information does not work.
 5. For each account you wish to download into QuickBooks, click **Select** and **Account** to connect to your existing account's registers.
 6. Click **Next**, and then click **Done**.
 7. Repeat this step for each of your Farmers & Merchants Union Bank accounts.

QuickBooks Windows Web Connect

Before Monday, October 12, 2026:

1. Backup QuickBooks Windows Data File & Update.
 1. Choose **File > Back Up Company > Create Local Backup**.
 2. Download the latest QuickBooks Update. Choose **Help > Update QuickBooks Desktop**.
2. Complete a final transaction download and match downloaded transactions.
 1. Complete one last transaction update before the upgrade for complete transaction history up to date.
 2. Accept all new transactions into the appropriate registers. (REQUIRED)

On or After Monday, October 19, 2026:

1. Deactivate online banking connection for all your Farmers & Merchants Union Bank accounts.
 1. Choose **Lists menu > Chart of Accounts**.
 2. Right-click the first account you want to deactivate and choose **Edit Account**.
 3. Click the **Bank Feeds Settings** tab in the Edit Account window.
 4. Select **Deactivate All Online Services** and click **Save & Close**.
 5. Click **OK** for any alerts or messages that may appear with the deactivation.
 6. Repeat steps for any additional accounts that apply.
2. Reconnect your online banking connection for all Farmers & Merchants Union Bank accounts.
 1. Log in to your Farmers & Merchants Union Bank online banking site and download your transactions to a QuickBooks (.qbo) file.

Note: Take note of your last successful upload. Duplicate transactions can occur if you have overlapping transaction dates in the new transaction download.
 2. In QuickBooks, choose **File > Utilities > Import > Web Connect Files**. Locate your saved Web Connect file and select to import.
 3. In the Select Bank Account dialog select **Use an existing QuickBooks account**.

Important: Do NOT select "Create a new QuickBooks account" unless you intend to add a new account to QuickBooks.
 4. In the drop-down list, choose your QuickBooks account(s) and click **Continue**. Confirm by selecting **OK**.



QuickBooks Mac Web Connect

Before Monday, October 12, 2026:

1. Backup your QuickBooks Mac data file & update the application.
 1. Choose **File > Backup**.
 2. Download the latest QuickBooks Update. Choose **QuickBooks > Check for QuickBooks Updates**.
2. Complete a final transaction download.
 1. Complete last transaction update before the change to get all of your transaction history up to date.
 1. Repeat this step for each account you need to update.
 2. Accept all new transactions into the appropriate registers. (REQUIRED)

On or After Monday, October 19, 2026:

1. Deactivate online banking connection for all your Farmers & Merchants Union Bank accounts.
 1. Choose **Lists > Chart of Accounts**.
 2. Select the first account you would like to deactivate and choose **Edit > Edit Account**.
 3. Select **Online Settings** in the Edit Account window.
 4. In the Online Account Information window, choose **Not Enabled** from the Download Transactions list and click **Save**.
 5. Click **OK** for any dialog boxes that may appear with the deactivation.
 6. Repeat steps for any additional accounts that apply.
2. Reconnect your online banking connection for all Farmers & Merchants Union Bank accounts
 1. Log in to your Farmers & Merchants Union Bank online banking site and download your transactions into to a QuickBooks (.qbo) file.

Note: Take note of your last successful upload. Duplicate transactions can occur if you have overlapping transaction dates in the new transaction download.
 2. In QuickBooks, choose **File > Import > From Web Connect**. Use the import dialog to import your saved Web Connect file.
 3. In the Account Association window, click **Select an Account** to choose the appropriate existing account register.

Important: Do NOT select "NEW" under the action column unless you intend to add a new account to QuickBooks.
 4. Click **Continue** and **OK** for any dialog boxes that require action.