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**Comments:**

Bank of America implemented this change without notifying customers. My daughter was an employee at BOA at the time and that is the only way I found out about it. What makes it even worse is that if you make a deposit in the night depository drop because their ATM depository is out of order then you have no way to prove when and what time it was dropped. And do not think that BOA is going to help in any way to disprove their charges!