Filed Under Rule 424(b)(3), Registration Statement No. 333-152418

Pricing Supplement No. 245 - dated Tuesday, February 16, 2010 (To: Prospectus Dated July 21, 2008)

CUSIP Number	Aggregate Principal Amount	Price to Public	Gross Concession	Net Proceeds	Coupon Type	Coupon Rate	Coupon Frequency	Maturity Date	1st Coupon Date	1st Coupon Amount	Survivor's Option	Product Ranking
06050WCJ2	[\$]	100.000%	1.350%	[\$]	FIXED	4.750%	SEMI- ANNUAL	02/15/2016	08/15/2010	\$22.43	YES	Senior Unsecured Notes

Redemption Information: Non-Callable

Joint Lead Managers and Lead Agents: BofA Merrill Lynch, Incapital LLC Agents: Charles Schwab & Co., Inc., Citi, Morgan Stanley, UBS Investment Bank, Wells Fargo Advisors

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06050WCK9	[\$]	100.000%	1.650%	[\$]	FIXED	5.800%	SEMI- ANNUAL	02/15/2019	08/15/2010	\$27.39	YES	Senior Unsecured Notes

Redemption Information: Non-Callable

Joint Lead Managers and Lead Agents: BofA Merrill Lynch, Incapital LLC Agents: Charles Schwab & Co., Inc., Citi, Morgan Stanley, UBS Investment Bank, Wells Fargo Advisors

Bank of America	Offering Dates: Tuesday, February 16, 2010 through Monday, February 22, 2010 Trade Date: Monday, February 22, 2010 @ 12:00 PM ET Settlement Date: Thursday, February 25, 2010 Minimum Denomination/Increments: \$1,000.00/\$1,000.00 Moody's Investor Services Rating: Senior: A2 S & P Ratings Services Rating: Senior: A Fitch Inc. Rating: Senior: A+ Initial trades settle flat and clear SDFS: DTC Book Entry only DTC Number 0235 via RBC Dain Rauscher Inc.	Bank of America InterNotes Prospectus dated 21-Jul-08
	If the maturity date or an interest payment date for any note is not a business day (as that term is defined in the prospectus), principal, premium, if any, and interest for that note is paid on the next business day, and no interest will accrue from, and after, the maturity date or interest payment date. InterNotes® is a registered trademark of Incapital Holdings LLC. All Rights Reserved.	