

CALCULATION OF REGISTRATION FEE

Title of Each Class of Securities Offered: Debt Securities  
 Proposed Maximum Aggregate Offering Price: \$72,642,000  
 Amount of Registration Fee (1)(2): \$5,179.37

- (1) Calculated in accordance with Rule 457(r) of the Securities Act.  
 (2) Paid herewith.

Filed Under Rule 424(b)(3), Registration Statement No. 333-152418  
 Pricing Supplement No. 245 - dated Monday, February 22, 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	\$32,595,000.00	100.000%	1.350%	\$32,154,967.50	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

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
06050WCK9	\$40,047,000.00	100.000%	1.650%	\$39,386,224.50	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	<p>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 &amp; 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.</p> <p>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.</p> <p><b>InterNotes® is a registered trademark of Incapital Holdings LLC. All Rights Reserved.</b></p>	<p><b>Bank of America InterNotes                  Prospectus dated 21-Jul-08</b></p>
-----------------	---	--