## CALCULATION OF REGISTRATION FEE

Title of Each Class of Securities Offered: Debt Securities Proposed Maximum Aggregate Offering Price: \$52,796,000.00

Amount of Registration Fee (1)(2): \$3,764.35

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- (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. 264 - dated Monday, August 30, 2010 (To: Prospectus Dated July 21, 2008)

| CUSIP<br>Number | Aggregate<br>Principal<br>Amount | Price to<br>Public | Gross<br>Concession | Net<br>Proceeds | Coupon<br>Type | Coupon<br>Rate | Coupon<br>Frequency | Maturity<br>Date | 1st<br>Coupon<br>Date | 1st<br>Coupon<br>Amount | Survivor's<br>Option | Product<br>Ranking           |
|-----------------|----------------------------------|--------------------|---------------------|-----------------|----------------|----------------|---------------------|------------------|-----------------------|-------------------------|----------------------|------------------------------|
| 06050WDQ5       | \$27,295,000.00                  | 100.000%           | 1.450%              | \$26,899,222.50 | FIXED          | 4.100%         | SEMI-<br>ANNUAL     | 09/15/2017       | 03/15/2011            | \$21.98                 | YES                  | Senior<br>Unsecured<br>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<br>Number | Aggregate<br>Principal<br>Amount | Price to<br>Public | Gross<br>Concession | Net<br>Proceeds | Coupon<br>Type | Coupon<br>Rate | Coupon<br>Frequency | Maturity<br>Date | 1st<br>Coupon<br>Date | 1st<br>Coupon<br>Amount | Survivor's<br>Option | Product<br>Ranking           |
|-----------------|----------------------------------|--------------------|---------------------|-----------------|----------------|----------------|---------------------|------------------|-----------------------|-------------------------|----------------------|------------------------------|
| 06050WDR3       | \$25,501,000.00                  | 100.000%           | 1.800%              | \$25,041,982.00 | FIXED          | 4.800%         | SEMI-<br>ANNUAL     | 09/15/2020       | 03/15/2011            | \$25.73                 | YES                  | Senior<br>Unsecured<br>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: Monday, August 23, 2010 through Monday, August 30, 2010 Trade Date: Monday, August 30, 2010 @ 12:00 PM ET Settlement Date: Thursday, September 02, 2010 Minimum Denomination/Increments: \$1,000.00/\$1,000.00 Initial trades settle flat and clear SDFS: DTC Book Entry only DTC Number 0235 via RBC Dain Rauscher Inc. | Bank of America InterNotes<br>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.                       |  |
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