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
06050WDU6	[$]	100.000%	1.350%	[$]	FIXED	3.700%	SEMI-ANNUAL	09/15/2016	03/15/2011	$17.68	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
06050WDV4	[$]	100.000%	1.800%	[$]	FIXED	4.750%	SEMI-ANNUAL	09/15/2020	03/15/2011	$22.69	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: Monday, September 13, 2010 through Monday, September 20, 2010
Trade Date: Monday, September 20, 2010 @ 12:00 PM ET
Settlement Date: Thursday, September 23, 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.

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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