

CALCULATION OF REGISTRATION FEE

Title of Each Class of Securities Offered: Debt Securities  
 Proposed Maximum Aggregate Offering Price: \$7,709,000.00  
 Amount of Registration Fee (1)(2): \$895.01

- (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. 278 - dated Monday, February 28, 2011 (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
06050WETS	\$7,709,000.00	100.000%	1.800%	\$7,570,238.00	FIXED	4.850%	SEMI-ANNUAL	03/15/2021	09/15/2011	\$25.87	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 22, 2011 through Monday, February 28, 2011                  Trade Date: Monday, February 28, 2011 @ 12:00 PM ET                  Settlement Date: Thursday, March 03, 2011                  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.</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</b>  <b>Prospectus dated 21-Jul-08</b></p>
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