UNITED STATES SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549

FORM 10-D

ASSET-BACKED ISSUER Distribution Report Pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934

For the monthly distribution period from October 1, 2007 to October 31, 2007

Commission File Number of issuing entity: 333-141948-01
BA MASTER CREDIT CARD TRUST II

(Exact name and issuing entity as specified in its charter)
(Issuer of the Certificates)

Commission File Number of depositor: 333-141948 **BA CREDIT CARD FUNDING, LLC**(Exact name of depositor as specified in its charter)

FIA CARD SERVICES, NATIONAL ASSOCIATION

(Exact name of sponsor as specified in its charter)

Delaware

(State or other jurisdiction of incorporation or organization of the issuing entity)

c/o BA Credit Card Funding, LLC
214 North Tryon Street
Charlotte, NC 28255
(Address of principal executive offices of issuing entity)

(704) 683-4915

(Telephone number, including area code)

N/A

(I.R.S. Employer Identification No.)

N/A

(Former name, former address, if changed since last report)

Each class of Certificates to which this report on Form 10-D relates is reporting in accordance with Section 15(d) of the Securities Exchange Act of 1934. The title of each class of Certificates to which this report on Form 10-D relates is set forth in Exhibit 99.1 hereto.

Indicate by check mark whether the registrant (1) has filed all reports required to be filed by Section 13 or 15(d) of the Securities Exchange Act of 1934 during the preceding 12 months (or for such shorter period that the registrant was required to file such reports), and (2) has been subject to such filing requirements for the past 90 days. Yes XNo ___

PART I – DISTRIBUTION INFORMATION

ITEM 1 - Distribution and Pool Performance Information.

Response to Item 1 is set forth in Exhibits 99.

PART II – OTHER INFORMATION

ITEM 8 – Other Information.

NOTHING TO REPORT.

ITEM 9 – Exhibits.

ITEM 9.01 (c). Exhibits.

The following are filed as Exhibits to this Report under Exhibit 99:

99.1.	Series 1997-B Certificateholders' Statement for the month ended October 31, 2007.
99.2.	Series 1998-E Certificateholders' Statement for the month ended October 31, 2007.
99.3.	Series 1999-B Certificateholders' Statement for the month ended October 31, 2007.
99.4.	Series 1999-J Certificateholders' Statement for the month ended October 31, 2007.
99.5.	Series 2000-E Certificateholders' Statement for the month ended October 31, 2007.
99.6.	Series 2000-H Certificateholders' Statement for the month ended October 31, 2007.
99.7.	Series 2000-L Certificateholders' Statement for the month ended October 31, 2007.
99.8.	Series 2001-B Certificateholders' Statement for the month ended October 31, 2007.

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned thereunto duly authorized.

Dated: November 15, 2007

BA MASTER CREDIT CARD TRUST II (Issuing Entity)

FIA CARD SERVICES, NATIONAL ASSOCIATION (Servicer)

Name: Elizabeth S. Buie Title: Senior Vice President **Exhibit 99.1**CLASS A CUSIP 55262TCB7
CLASS B CUSIP 55262TCC5

MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1997-B

BA CREDIT CARD FUNDING, LLC

BA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING OCTOBER 31, 2007

The information which is required to be prepared with respect to the Distribution Date of November 15, 2007, and with respect to the performance of the Trust during the month of October, 2007 is set forth below.

Capitalized terms used in this statement have their respective meanings set forth in the Second Amended and Restated Pooling and Servicing Agreement.

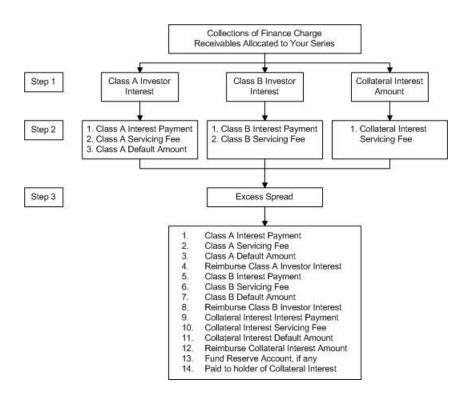
Material terms, parties and related abbreviations used herein may be found in the following documents as filed with the Securities and Exchange Commission ("SEC"):

Series 1997-B Supplement to the Second Amended and Restated Pooling and Servicing Agreement relating to the Collateral Certificate Included in Exhibit 4.1 to FIA's Form 8-K filed with the SEC on May 14, 1997

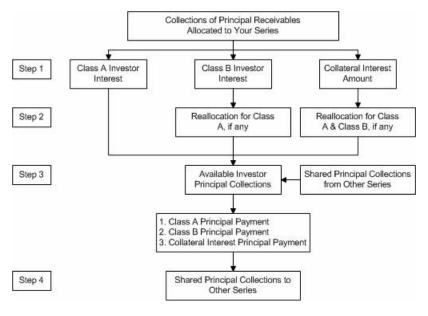
Second Amended and Restated Pooling and Servicing Agreement dated as of October 20, 2006 Included in BA CREDIT CARD FUNDING, LLC Form 8-K filed with the SEC on October 20, 2006

A. In accordance with Article IV of the Second Amended and Restated Pooling and Servicing Agreement, Allocations of Collections of Finance Charge Receivables and Principal Receivables for each Series shall be applied in the priority described in the two charts below. These charts are only an overview of the application and priority of payments of Collections of Finance Charge Receivables and Principal Receivables. For a more detailed description, please see the Second Amended and Restated Pooling and Servicing Agreement and the Series 1997-B Supplement previously filed by the Registrant with the SEC.

Allocations of Collections of Finance Charge Receivables



Allocations of Collections of Principal Receivables



- B. Information Regarding the Current Monthly Distribution (Stated on the Basis of \$1,000 Original Certificate Principal Amount).
 - The amount of distribution in respect of Class A Monthly Principal

2.		amount of distribution in respect of Class B	\$	0.000000
			J	0.000000
3.		amount of distribution in respect of Class C nthly Principal	\$	0.000000
4.		amount of distribution in respect of Class A nthly Interest	\$	4.521910
5.		amount of distribution in respect of Class A iciency Amounts	\$	0.000000
6.		amount of distribution in respect of Class A litional Interest	\$	0.000000
7.		amount of distribution in respect of Class B nthly Interest	\$	4.685521
8.		amount of distribution in respect of Class B aciency Amounts	\$	0.000000
9.		amount of distribution in respect of Class B ditional Interest	\$	0.000000
10.		amount of distribution in respect of Class C nthly Interest	\$	5.202187
11.		amount of distribution in respect of Class C iciency Amounts	\$	0.000000
12.		amount of distribution in respect of Class C litional Interest	\$	0.000000
.				
Info	rmati	on Regarding the Performance of the Trust		
1.	<u>Coll</u>	ection of Principal Receivables		
	(a)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A	¢.	127 109 550 12
		Certificates	\$	137,198,559.12
	(b)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were		
		allocated in respect of the Class B Certificates	\$	12,105,749.98
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were		
		allocated in respect of the Class C Interest	\$	12,105,749.98
2.	<u>Prin</u>	cipal Receivables in the Trust		
	(a)	The aggregate amount of Principal		
		Receivables in the Trust as of the end of the day on the last day of the related Monthly Period	\$	91,984,550,228.12
	(b)	The amount of Principal Receivables in the		
	(-)	Trust represented by the Investor Interest of Series 1997-B as of the end of the day on the last day of the related Monthly Period	\$	1,000,000,000.00
		the fast day of the related Monthly Period	Ф	1,000,000,000.00

C.

(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1997-B as of the end of the day on the last day of the related Monthly Period	\$	1,000,000,000.00
(d)	The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$	850,000,000.00
(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$	850,000,000.00
(f)	The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$	75,000,000.00
(g)	The amount of Principal Receivables in the Trust represented by the Class B Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$	75,000,000.00
(h)	The amount of Principal Receivables in the Trust represented by the Class C Interest as of the end of the day on the last day of the related Monthly Period	\$	75,000,000.00
(i)	The amount of Principal Receivables in the Trust represented by the Class C Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$	75,000,000.00
(j)	The Floating Investor Percentage with respect to the period:		
	October 1, 2007 through October 31, 2007	_	1.09%
(k)	The Class A Floating Allocation with respect to the related Monthly Period	-	0.850
(1)	The Class B Floating Allocation with respect to the related Monthly Period	_	0.075
(m)	The Class C Floating Allocation with respect to the related Monthly Period	<u>-</u>	0.075
(n)	The Fixed Investor Percentage with respect to the related Monthly Period	_	N/A
(o)	The Class A Fixed Allocation with respect to the related Monthly Period	<u>-</u>	N/A
(p)	The Class B Fixed Allocation with respect to the related Monthly Period	_	N/A
(q)	The Class C Fixed Allocation with respect to the related Monthly Period	-	N/A

3. Shared Principal Collections

The aggregate amount Shared Principal Collections allocated to:

1. Series 2000-L	416,999,741.86
Total	\$ 416,999,741.86

4. <u>Delinquent Balances</u>

The aggregate amount of outstanding balances in the Accounts which were delinquent as of the end of the day on the last day of the related Monthly Period:

			Percentage of Total		Aggregate Account
			Receivables		<u>Balance</u>
	(a)	30 - 59 days:	1.68%	\$	1,562,842,876.54
	(b)	60 - 89 days:	1.15%	\$	1,074,581,853.84
	(c)	90 - 119 days:	0.91%	\$	851,789,233.35
	(d)	120 - 149 days:	0.78%	\$	728,319,974.39
	(e)	150 - 179 days:	0.84%	\$	789,240,649.08
	(f)	180 – or more days:	0.00%	\$	2,905,049.20
		Total:	5.36%	\$	5,009,679,636.40
5.	Inv	vestor Default Amount			
	(a)	The Aggregate Investo the related Monthly Pe		\$	4,590,426.56
	(b)	The Class A Investor I the related Monthly Pe		\$	3,901,862.86
	(c)	The Class B Investor E the related Monthly Pe		\$	344,281.85
	(d)	The Class C Default A Monthly Period	mount for the related	\$	344,281.85
6.	Inv	vestor Charge Offs			
	(a)	The aggregate amount Charge Offs for the rela		\$	0.00
	(b)	Charge Offs set forth in \$1,000 of original certi	n 6 (a) above per	\$	0.00
	(a)	amount The aggregate amount	of Class P Investor	.	0.00
	(c)	The aggregate amount Charge Offs for the rela		\$	0.00
	(d)	The aggregate amount Charge Offs set forth in \$1,000 of original certi amount	n 6 (c) above per	\$	0.00
			_	φ	0.00
	(e)	The aggregate amount Charge Offs for the rela		\$	0.00

(f)	The aggregate amount of Class C Investor Charge Offs set forth in 6 (e) above per \$1,000 of original certificate principal	
	amount	\$ 0.00
(g)	The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(h)	The aggregate amount of Class A Investor Charge Offs set forth in 6 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(i)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(j)	The aggregate amount of Class B Investor Charge Offs set forth in 6 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(k)	The aggregate amount of Class C Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(1)	The aggregate amount of Class C Investor Charge Offs set forth in 6 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
Inve	estor Servicing Fee	
(a)	The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$ 885,416.67
(b)	The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$ 78,125.00
(c)	The amount of the Class C Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$ 78,125.00
(d)	The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period	\$ 625,000.00
	llocations	,
(a)	The amount of Reallocated Class C Principal Collections with respect to this Distribution Date	\$ 0.00

7.

8.

	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$	0.00
			Ф	0.00
	(c)	The Class C Investor Interest as of the close of business on this Distribution Date	\$	75,000,000.00
	(d)	The Class C Adjusted Investor Interest as of the close of business on this Distribution Date	\$	75,000,000.00
	(e)	The Class B Investor Interest as of the close of business on this Distribution Date	\$	75,000,000.00
	(f)	The Class B Adjusted Investor Interest as of the close of business on this Distribution Date	\$	75,000,000.00
	(g)	The Class A Investor Interest as of the close of business on this Distribution Date	\$	850,000,000.00
	(h)	The Class A Adjusted Investor Interest as of the close of business on this Distribution Date	\$	850,000,000.00
9.	Prin	cipal Funding Account		
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$	0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$	0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds	\$	0.00
	(d)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds	\$	0.00
	(e)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class C Available Funds	\$	0.00
10.	Res	erve Account		
	(a)	The Reserve Draw Amount on the related Transfer Date	\$	0.00
	(b)	The amount of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date	\$	0.00
	(c)	The amount of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date to be treated as		
		Class A Available Funds	\$	0.00

	(d)	The amount of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds	\$ 0.00
	(e)	The amount of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date to be treated as Class C Available Funds	\$ 0.00
11.	Ava	ilable Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 13,839,814.20
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 1,221,159.67
	(c)	The amount of Class C Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 1,221,159.67
12.	<u>Coll</u>	ection of Finance Charge Receivables	
	(a)	The aggregate amount of Collections of Finance Charge Receivables processed during the related Monthly Period, allocated in respect of the Class A Certificates	\$ 14,371,064.20
	(b)	The aggregate amount of Collections of Finance Charge Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$ 1,268,034.67
	(c)	The aggregate amount of Collections of Finance Charge Receivables processed during the related Monthly Period which were allocated in respect of the Class C Interests	\$ 1,268,034.67
13.	<u>Por</u>	rtfolio Yield	
	(a)	The Portfolio Yield for the related Monthly Period	 14.78%
	(b)	The Portfolio Adjusted Yield	 6.29%
LIR	OR D	Determinations	
		ates for the Interest Period of	
		cober 15, 2007 to November 14, 2007:	 5.09125%

FIA CARD SERVICES, NATIONAL ASSOCIATION, Servicer

Patrice & Mat

Name: Patricia K. Clarke

D.

Title: Vice President

Exhibit 99.1CLASS A CUSIP 55262TDK6
CLASS B CUSIP 55262TDL4

MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1998-E

BA CREDIT CARD FUNDING, LLC

BA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING OCTOBER 31, 2007

The information which is required to be prepared with respect to the Distribution Date of November 15, 2007, and with respect to the performance of the Trust during the month of October, 2007 is set forth below.

Capitalized terms used in this statement have their respective meanings set forth in the Second Amended and Restated Pooling and Servicing Agreement.

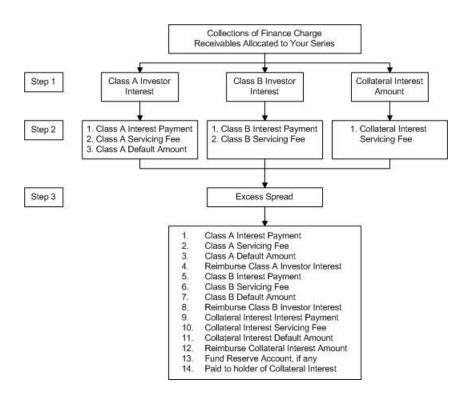
Material terms, parties and related abbreviations used herein may be found in the following documents as filed with the Securities and Exchange Commission ("SEC"):

Series 1998-E Supplement to the Second Amended and Restated Pooling and Servicing Agreement relating to the Collateral Certificate Included in Exhibit 4.1 to FIA's Form 8-K filed with the SEC on October 14, 1998

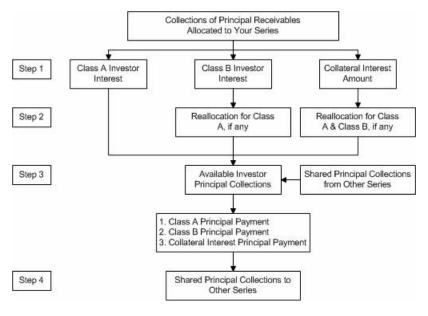
Second Amended and Restated Pooling and Servicing Agreement dated as of October 20, 2006 Included in BA CREDIT CARD FUNDING, LLC Form 8-K filed with the SEC on October 20, 2006

A. In accordance with <u>Article IV</u> of the Second Amended and Restated Pooling and Servicing Agreement, Allocations of Collections of Finance Charge Receivables and Principal Receivables for each Series shall be applied in the priority described in the two charts below. These charts are only an overview of the application and priority of payments of Collections of Finance Charge Receivables and Principal Receivables. For a more detailed description, please see the Second Amended and Restated Pooling and Servicing Agreement and the Series 1998-E Supplement previously filed by the Registrant with the SEC.

Allocations of Collections of Finance Charge Receivables



Allocations of Collections of Principal Receivables



- B. Information Regarding the Current Monthly Distribution to Certificateholders (Stated on the Basis of \$1,000 Original Certificate Principal Amount).
 - The amount of distribution in respect of Class A
 Monthly Principal

	2.	The amount of distribution in respect of Class B Monthly Principal		
			\$	0.000000
	3.	The amount of distribution in respect of Collateral Monthly Principal	\$	0.000000
	4.	The amount of distribution in respect of Collateral Minimum Monthly Interest	\$	5.500000
	5.	The amount of distribution in respect of any accrued and unpaid Collateral Minimum Monthly Interest	\$	0.000000
С.		ormation Regarding the current Monthly Accumula ount (Stated on the Basis of \$1,000 Original Certif		
	1.	The amount of the current monthly accumulation in respect of Class A Monthly Interest	\$	4.639236
	2.	The amount of the current monthly accumulation in respect of Class A Deficiency Amounts	\$	0.000000
		Timounts	Ψ	0.00000
	3.	The amount of the current monthly accumulation in respect of Class A Additional Interest	\$	0.000000
	4.	The amount of the current monthly accumulation in respect of Class B Monthly Interest	\$	4.798542
	5.	The amount of the current monthly accumulation in respect of Class B Deficiency Amounts	\$	0.000000
	6.	The amount of the current monthly accumulation in respect of Class B Additional Interest	\$	0.000000
D.	Info	ormation Regarding the Current Quarterly Interest	Distribution.	
	1.	The total amount of distribution from the Interest Funding Account	\$	0.00
	2.	The amount of the current quarterly interest distribution in respect of Class A	\$	0.00
	3.	The amount of the current quarterly interest distribution in respect of Class A set forth in 2 above per \$1,000 of original certificate principal amount	\$	0.000000
	4.	The amount of the current quarterly interest		
	5.	distribution in respect of Class B The amount of the current quarterly interest distribution in respect of Class B set forth in 4 above per \$1,000 of original certificate	\$	0.00
		principal amount	\$	0.000000

E. Information Regarding the Performance of the Trust

1. Collection of Principal Receivables

	(a)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates	
			\$ 121,057,544.33
	(b)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$ 10,685,343.29
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$ 10,685,343.29
2.	<u>Prir</u>	ncipal Receivables in the Trust	
	(a)	The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period	\$ 91,984,550,228.12
	(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1998-E as of the end of the day on the last day of the related Monthly Period	\$ 882,400,000.00
	(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1998-E as of the end of the day on the last day of the related Monthly Period	\$ 882,400,000.00
	(d)	The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$ 750,000,000.00
	(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$ 750,000,000.00
	(f)	The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$ 66,200,000.00
	(g)	The amount of Principal Receivables in the Trust represented by the Class B Adjusted Interest as of the end of the day on the last day of the related Monthly Period	\$ 66,200,000.00
	(h)	The amount of Principal Receivables in the Trust represented by the Collateral Interest Amount as of the end of the day on the last day of the related Monthly Period	\$ 66,200,000.00

(i)	The amount of Principal Receivables in the Trust represented by the Collateral Interest Adjusted Amount as of the end of the day on the last day of the related Monthly Period	\$	66,200,000.00
(i)	The Flectine Investor Descented with		
(j)	The Floating Investor Percentage with respect to the period:		
	October 1, 2007 through October 31, 2007		0.96%
(k)	The Class A Floating Allocation with respect to the related Monthly Period	_	0.850
(1)	The Class B Floating Allocation with respect to the related Monthly Period	_	0.075
(m)	The Collateral Floating Allocation with respect to the related Monthly Period	_	0.075
(n)	The Fixed Investor Percentage with respect to the related Monthly Period	-	N/A
(o)	The Class A Fixed Allocation with respect to the related Monthly Period	-	N/A
(p)	The Class B Fixed Allocation with respect to the related Monthly Period	-	N/A
(q)	The Collateral Fixed Allocation with respect to the related Monthly Period	-	N/A
<u>Sha</u>	ared Principal Collections		
	aggregate amount Shared Principal lections allocated to:		
1. S	eries 2000-L		416,999,741.86
Tota	al _	\$	416,999,741.86

4. <u>Delinquent Balances</u>

3.

The aggregate amount of outstanding balances in the Accounts which were delinquent as of the end of the day on the last day of the related Monthly Period:

		Percentage of Total <u>Receivables</u>	Aggregate Account <u>Balance</u>
(a)	30 - 59 days:	1.68%	\$ 1,562,842,876.54
(b)	60 - 89 days:	1.15%	\$ 1,074,581,853.84
(c)	90 - 119 days:	0.91%	\$ 851,789,233.35
(d)	120 - 149 days:	0.78%	\$ 728,319,974.39
(e)	150 - 179 days:	0.84%	\$ 789,240,649.08
(f)	180 – or more days:	0.00%	\$ 2,905,049.20
	Total:	5.36%	\$ 5,009,679,636.40

5. Investor Default Amount

	(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$ 4,050,592.24
	(b)	The Class A Investor Default Amount for the related Monthly Period	\$ 3,442,819.92
	(c)	The Class B Investor Default Amount for the related Monthly Period	\$ 303,886.16
	(d)	The Collateral Default Amount for the related Monthly Period	\$ 303,886.16
6.	Inve	estor Charge Offs	
	(a)	The aggregate amount of Class A Investor Charge Offs for the related Monthly Period	\$ 0.00
	(b)	The aggregate amount of Class A Investor Charge Offs set forth in 6 (a) above per \$1,000 of original certificate principal amount	\$ 0.00
	(c)	The aggregate amount of Class B Investor Charge Offs for the related Monthly Period	\$ 0.00
	(d)	The aggregate amount of Class B Investor Charge Offs set forth in 6 (c) above per \$1,000 of original certificate principal amount	\$ 0.00
	(e)	The aggregate amount of Collateral Charge Offs for the related Monthly Period	\$ 0.00
	(f)	The aggregate amount of Collateral Charge Offs set forth in 6 (e) above per \$1,000 of original certificate principal amount	\$ 0.00
	(g)	The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
	(h)	The aggregate amount of Class A Investor Charge Offs set forth in 6 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
	(i)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
	(j)	The aggregate amount of Class B Investor Charge Offs set forth in 6 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date	
		immediately preceding this Distribution Date	\$ 0.00

	(k)	The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
	(1)	The aggregate amount of Collateral Charge Offs set forth in 6 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
7.	Inve	estor Servicing Fee	
	(a)	The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$ 781,250.01
	(b)	The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$ 68,958.33
	(c)	The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$ 68,958.33
	(d)	The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period	\$ 551,500.00
8.	Rea	<u>llocations</u>	
	(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00
	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
	(c)	The Collateral Interest Amount as of the close of business on this Distribution Date	\$ 66,200,000.00
	(d)	The Collateral Interest Adjusted Amount as of the close of business on the Distribution Date	\$ 66,200,000.00
	(e)	The Class B Investor Interest as of the close of business on the Distribution Date	\$ 66,200,000.00
	(f)	The Class B Adjusted Investor Interest as of the close of business on the Distribution Date	\$ 66,200,000.00
	(g)	The Class A Investor Interest as of the close of business on this Distribution Date	\$ 750,000,000.00
	(h)	The Class A Adjusted Investor Interest as of the close of business on this Distribution Date	\$ 750,000,000.00

9. Principal Funding Account

(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$	0.00
(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$	0.00
(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds	\$	0.00
(d)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds	\$	0.00
(e)	The amount of all or the portion of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$	0.00
	(1) The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class A Available Funds	\$	0.00
	(2) The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class B Available Funds	\$	0.00
(f)	Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$	0.00
<u>Inte</u>	erest Funding Account		
(a)	The aggregate amount on deposit in the Interest Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$	3,797,090.54
(b)	The aggregate amount deposited into the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date	\$	3,479,427.08
(c)	The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates on the related Transfer Date	<u> \$</u>	317,663.46
(d)	The Interest Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$	12,340.30

11. Available Funds

10.

(a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date

		(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$	1,077,877.47
		(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$	1,077,877.47
	12.	<u>Coll</u>	ection of Finance Charge Receivables		
		(a)	The aggregate amount of Collections of Finance Charge Receivables processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and allocated in respect of the Class A Certificates	\$	12,692,688.91
		(b)	The aggregate amount of Collections of Finance Charge Receivables processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and which were allocated in	<u> </u>	12,092,000.91
			respect of the Class B Certificates	\$	1,119,252.47
		(c)	The aggregate amount of Collections of Finance Charge Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$	1,119,252.47
	13.	<u>Por</u>	tfolio Yield		
		(a)	The Portfolio Yield for the related Monthly Period		14.80%
		(b)	The Portfolio Adjusted Yield		6.47%
F.	Floo	ating	Rate Determinations		
		_	ates for the related Interest Period:		5.040500/
	Clas	ss A a	and Class B determination -	_	5.24250%

FIA CARD SERVICES, NATIONAL ASSOCIATION, Servicer

By:

Name: Patricia K. Clarke Title: Vice President **Exhibit 99.1**CLASS A CUSIP 55262TEB5
CLASS B CUSIP 55262TEC3

MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1999-B

BA CREDIT CARD FUNDING, LLC

BA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING OCTOBER 31, 2007

The information which is required to be prepared with respect to the Distribution Date of November 15, 2007, and with respect to the performance of the Trust during the month of October, 2007 is set forth below.

Capitalized terms used in this statement have their respective meanings set forth in the Second Amended and Restated Pooling and Servicing Agreement.

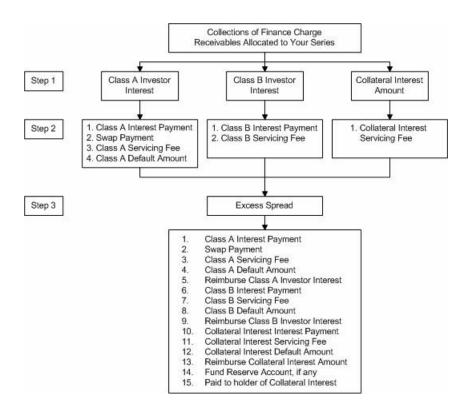
Material terms, parties and related abbreviations used herein may be found in the following documents as filed with the Securities and Exchange Commission ("SEC"):

Series 1999-B Supplement to the Second Amended and Restated Pooling and Servicing Agreement relating to the Collateral Certificate Included in Exhibit 4.2 to FIA's Form 8-K filed with the SEC on May 17, 1999

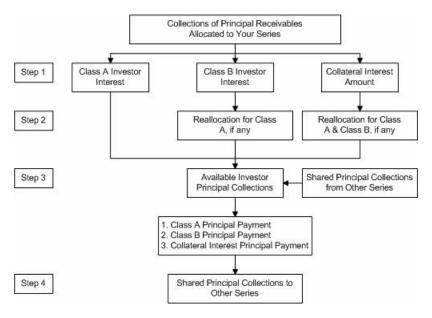
Second Amended and Restated Pooling and Servicing Agreement dated as of October 20, 2006 Included in BA CREDIT CARD FUNDING, LLC Form 8-K filed with the SEC on October 20, 2006

A. In accordance with <u>Article IV</u> of the Second Amended and Restated Pooling and Servicing Agreement, Allocations of Collections of Finance Charge Receivables and Principal Receivables for each Series shall be applied in the priority described in the two charts below. These charts are only an overview of the application and priority of payments of Collections of Finance Charge Receivables and Principal Receivables. For a more detailed description, please see the Second Amended and Restated Pooling and Servicing Agreement and the Series 1999-B Supplement previously filed by the Registrant with the SEC.

Allocations of Collections of Finance Charge Receivables



Allocations of Collections of Principal Receivables



- B. Information Regarding the Current Monthly Distribution to Certificateholders (Stated on the Basis of \$1,000 Original Certificate Principal Amount).
 - 1. The amount of distribution in respect of Class A Monthly Principal

2.	The amount of distribution in respect of Class B Monthly Principal	\$	0.000000
3.	The amount of distribution in respect of Collateral Monthly Principal	\$	0.000000
4.	The amount of distribution in respect of Class A Monthly Interest	\$	4.916667
5.	The amount of distribution in respect of Class A Deficiency Amounts	\$	0.000000
6.	The amount of distribution in respect of Class A Additional Interest	\$	0.000000
7.	The amount of distribution in respect of Class B Monthly Interest	\$	5.166667
8.	The amount of distribution in respect of Class B Deficiency Amounts	\$	0.000000
9.	The amount of distribution in respect of Class B Additional Interest	\$	0.000000
10.	The amount of distribution in respect of Collateral Minimum Monthly Interest	\$	5.541667
11.	The amount of distribution in respect of any accrued and unpaid Collateral Minimum Monthly Interest rmation Regarding the Performance of the Trust	\$	0.000000
1.	Collection of Principal Receivables		
1.	•		
	(a) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates	\$	102,898,911.84
	Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A	<u>\$</u>	9,079,323.56
	Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates (b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B		
2.	Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates (b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral	\$	9,079,323.56
2.	Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates (b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$	9,079,323.56
2.	Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates (b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest Principal Receivables in the Trust (a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly	\$	9,079,323.56

C.

(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1999-B as of the end of the day on the last day of the related Monthly Period	\$	750,000,000.00
(d)	The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$	637,500,000.00
(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$	637,500,000.00
(f)	The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$	56,250,000.00
(g)	The amount of Principal Receivables in the Trust represented by the Class B Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$	56,250,000.00
(h)	The amount of Principal Receivables in the Trust represented by the Collateral Interest Amount as of the end of the day on the last day of the related Monthly Period	\$	56,250,000.00
(i)	The amount of Principal Receivables in the Trust represented by the Collateral Interest Adjusted Amount as of the end of the day on the last day of the related Monthly Period	\$	56,250,000.00
(j)	The Floating Investor Percentage with respect to the period:		
	October 1, 2007 through October 31, 2007		0.81%
(k)	The Class A Floating Allocation with respect to the related Monthly Period		0.850
(1)	The Class B Floating Allocation with respect to the related Monthly Period		0.075
(m)	The Collateral Floating Allocation with respect to the related Monthly Period		0.075
(n)	The Fixed Investor Percentage with respect to the related Monthly Period		N/A
(o)	The Class A Fixed Allocation with respect to the related Monthly Period	_	N/A
(p)	The Class B Fixed Allocation with respect to the related Monthly Period		N/A
(q)	The Collateral Fixed Allocation with respect to the related Monthly Period	_	N/A

3. Shared Principal Collections

The aggregate amount Shared Principal Collections allocated to:

1. Series 2000-L		416,999,741.86
Total	<u> </u>	416.999.741.86

4. <u>Delinquent Balances</u>

The aggregate amount of outstanding balances in the Accounts which were delinquent as of the end of the day on the last day of the related Monthly Period:

			Percentage of Total <u>Receivables</u>	Aggregate Account <u>Balance</u>
	(a)	30 - 59 days:	1.68%	\$ 1,562,842,876.54
	(b)	60 - 89 days:	1.15%	\$ 1,074,581,853.84
	(c)	90 - 119 days:	0.91%	\$ 851,789,233.35
	(d)	120 - 149 days:	0.78%	\$ 728,319,974.39
	(e)	150 - 179 days:	0.84%	\$ 789,240,649.08
	(f)	180 – or more days:	0.00%	\$ 2,905,049.20
		Total:	5.36%	\$ 5,009,679,636.40
5.	<u>Inv</u>	restor Default Amount		
	(a)	The Aggregate Investo the related Monthly Pe		\$ 3,442,820.29
	(b)	The Class A Investor I the related Monthly Pe		\$ 2,926,396.91
	(c)	The Class B Investor I the related Monthly Pe		\$ 258,211.69
	(d)	The Collateral Default related Monthly Period		\$ 258,211.69
6.	<u>Inv</u>	estor Charge Offs		
	(a)	The aggregate amount Charge Offs for the rela		\$ 0.00
	(b)	The aggregate amount Charge Offs set forth in \$1,000 of original certiamount	n 6 (a) above per	\$ 0.00
	(c)	The aggregate amount Charge Offs for the rela		\$ 0.00
	(d)	The aggregate amount Charge Offs set forth ir \$1,000 of original certiamount	n 6 (c) above per	\$ 0.00
	(e)	The aggregate amount Offs for the related Mo		\$ 0.00
	(f)	The aggregate amount Offs set forth in 6 (e) a original certificate prin	bove per \$1,000 of	\$ 0.00

(g)	The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(h)	The aggregate amount of Class A Investor Charge Offs set forth in 6 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(i)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(j)	The aggregate amount of Class B Investor Charge Offs set forth in 6 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(k)	The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(1)	The aggregate amount of Collateral Charge Offs set forth in 6 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
Inv	estor Servicing Fee	
(a)	The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$ 664,062.50
(b)	The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$ 58,593.75
(c)	The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$ 58,593.75
(d)	The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period	\$ 468,750.00
Rea	allocations	
(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00
(b)	The amount of Reallocated Class B	

7.

8.

	(c)	The Collateral Interest Amount as of the close of business on this Distribution Date	\$	56,250,000.00
	(d)	The Collateral Interest Adjusted Amount as of the close of business on this Distribution Date	\$	56,250,000.00
	(e)	The Class B Investor Interest as of the close	Ψ	20,220,000.00
	(0)	of business on this Distribution Date	\$	56,250,000.00
	(f)	The Class B Adjusted Investor Interest as of the close of business on this Distribution Date	\$	56,250,000.00
	(g)	The Class A Investor Interest as of the close of business on this Distribution Date	\$	637,500,000.00
	(h)	The Class A Adjusted Investor Interest as of the close of business on this Distribution Date	\$	637,500,000.00
9.	<u>Coll</u>	lection of Finance Charge Receivables		
	(a)	The aggregate amount of Collections of Finance Charge Receivables processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account, amounts, if any, withdrawn from the Swap Reserve Fund and the Net Swap Receipt, if any, allocated in respect of the Class A Certificates	\$	11,053,296.97
	(b)	The aggregate amount of Collections of Finance Charge Receivables processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and which were allocated in respect of the Class B Certificates	\$	951,027.02
	(a)		Ф	931,027.02
	(c)	The aggregate amount of Collections of Finance Charge Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$	951,027.02
10.	<u>Pri</u>	ncipal Funding Account		
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$	0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$	0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Data to be treated as		
		on the related Transfer Date to be treated as Class A Available Funds	\$	0.00

	(d)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds	\$ 0.00
11.	Res	erve Account	
	(a)	The Reserve Draw Amount on the related Transfer Date	\$ 0.00
	(b)	The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class A Available Funds	\$ 0.00
	(c)	The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class B Available Funds	\$ 0.00
	(d)	Interest Earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
12.	Swa	p Reserve Fund	
	(a)	The Swap Reserve Draw Amount on the related Transfer Date	\$ 0.00
	(b)	The amount of the Swap Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds	\$ 0.00
13.	Swa	ap Cash Flows	
	(a)	The amount of the Net Swap Receipt for the related Transfer Date	\$ 274,999.26
	(b)	The amount of the Net Swap Payment for the related Transfer Date	\$ 0.00
14.	Ava	nilable Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 10,654,859.47
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 915,870.77
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 915,870.77
15.	<u>Po</u> r	tfolio Yield	
	(a)	The Portfolio Yield for the related Monthly Period	14.78%
	(b)	The Portfolio Adjusted Yield	 6.30%

Cou	nterparty		
1.	Has the Interest Reserve Account been established?		No
2.	Has the Interest Reserve Account been funded?		No
3.	The aggregate amount of funds withdrawn from the Interest Reserve Account, if any	\$	0.00
4.	How any funds withdrawn from the Interest Reserve Account were utilized		
	N/A		
5.	Has the Interest Rate Swap been terminated?		No
	FIA CARD SERVICES, ASSOCIATION, Servicer	, NATIONAL	

D. Information Regarding the Status of the Interest Rate Swap and the Swap

Name: Patricia K. Clarke Title: Vice President **Exhibit 99.1**CLASS A CUSIP 55262TEU3
CLASS B CUSIP 55262TEV1

MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1999-J

BA CREDIT CARD FUNDING, LLC

BA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING OCTOBER 31, 2007

The information which is required to be prepared with respect to the Distribution Date of November 15, 2007, and with respect to the performance of the Trust during the month of October, 2007 is set forth below.

Capitalized terms used in this statement have their respective meanings set forth in the Second Amended and Restated Pooling and Servicing Agreement.

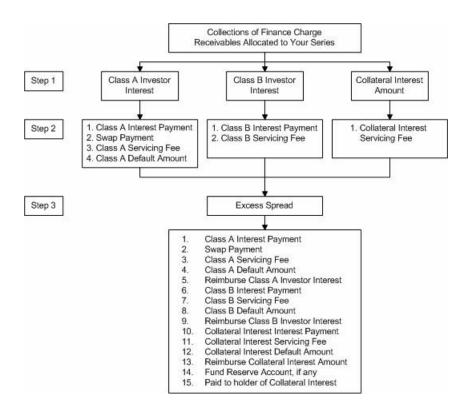
Material terms, parties and related abbreviations used herein may be found in the following documents as filed with the Securities and Exchange Commission ("SEC"):

Series 1999-J Supplement to the Second Amended and Restated Pooling and Servicing Agreement relating to the Collateral Certificate Included in Exhibit 4.2 to FIA's Form 8-K filed with the SEC on November 12, 1999

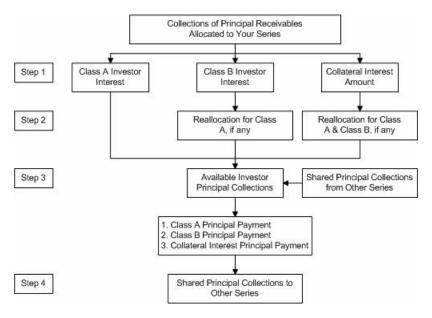
Second Amended and Restated Pooling and Servicing Agreement dated as of October 20, 2006 Included in BA CREDIT CARD FUNDING, LLC Form 8-K filed with the SEC on October 20, 2006

A. In accordance with <u>Article IV</u> of the Second Amended and Restated Pooling and Servicing Agreement, Allocations of Collections of Finance Charge Receivables and Principal Receivables for each Series shall be applied in the priority described in the two charts below. These charts are only an overview of the application and priority of payments of Collections of Finance Charge Receivables and Principal Receivables. For a more detailed description, please see the Second Amended and Restated Pooling and Servicing Agreement and the Series 1999-J Supplement previously filed by the Registrant with the SEC.

Allocations of Collections of Finance Charge Receivables



Allocations of Collections of Principal Receivables



- B. Information Regarding the Current Monthly Distribution to Certificateholders (Stated on the Basis of \$1,000 Original Certificate Principal Amount).
 - 1. The amount of distribution in respect of Class A Monthly Principal

2.	The amount of distribution in respect of Class B Monthly Principal	\$ 0.000000
3.	The amount of distribution in respect of Collateral Monthly Principal	\$ 0.000000
4.	The amount of distribution in respect of Class A Monthly Interest	\$ 5.833333
5.	The amount of distribution in respect of Class A Deficiency Amounts	\$ 0.000000
6.	The amount of distribution in respect of Class A Additional Interest	\$ 0.000000
7.	The amount of distribution in respect of Class B Monthly Interest	\$ 6.166667
8.	The amount of distribution in respect of Class B Deficiency Amounts	\$ 0.000000
9.	The amount of distribution in respect of Class B Additional Interest	\$ 0.000000
10.	The amount of distribution in respect of Collateral Minimum Monthly Interest	\$ 6.541667
11.	The amount of distribution in respect of any accrued and unpaid Collateral Minimum Monthly Interest	y \$ 0.000000
v	rmation Regarding the Performance of the Trust	
1.	Collection of Principal Receivables	
	(a) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates	e \$ 137,198,559.12
	(b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$ 12,105,749.98
	(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$ 12,105,749.98
2.	Principal Receivables in the Trust	
	(a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period	\$ 91,984,550,228.12
	(b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1999-J as of the end of the day on the last day of the related Monthly Period	
	•	

C.

(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1999-J as of the end of the day on the last day of the related Monthly Period	\$	1 000 000 000 00
		Ф	1,000,000,000.00
(d)	The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$	850,000,000.00
(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$	850,000,000.00
(f)	The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$	75,000,000.00
(g)	The amount of Principal Receivables in the Trust represented by the Class B Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$	75,000,000.00
(h)	The amount of Principal Receivables in the Trust represented by the Collateral Interest Amount as of the end of the day on the last day of the related Monthly Period	\$	75,000,000.00
(i)	The amount of Principal Receivables in the Trust represented by the Collateral Interest Adjusted Amount as of the end of the day on the last day of the related Monthly Period	\$	75,000,000.00
(j)	The Floating Investor Percentage with respect to the period:		
	October 1, 2007 through October 31, 2007		1.09%
(k)	The Class A Floating Allocation with respect to the related Monthly Period		0.850
(1)	The Class B Floating Allocation with respect to the related Monthly Period	_	0.075
(m)	The Collateral Floating Allocation with respect to the related Monthly Period	_	0.075
(n)	The Fixed Investor Percentage with respect to the related Monthly Period	_	N/A
(o)	The Class A Fixed Allocation with respect to the related Monthly Period	_	N/A
(p)	The Class B Fixed Allocation with respect to the related Monthly Period	_	N/A
(q)	The Collateral Fixed Allocation with respect to the related Monthly Period		N/A

3. Shared Principal Collections

The aggregate amount Shared Principal Collections allocated to:

1. Series 2000-L		416,999,741.86	
Total	<u> </u>	416.999.741.86	

4. <u>Delinquent Balances</u>

The aggregate amount of outstanding balances in the Accounts which were delinquent as of the end of the day on the last day of the related Monthly Period:

			Percentage of Total <u>Receivables</u>		Aggregate Account <u>Balance</u>
	(a)	30 - 59 days:	1.68%	\$	1,562,842,876.54
	(b)	60 - 89 days:	1.15%	\$	1,074,581,853.84
	(c)	90 - 119 days:	0.91%	\$	851,789,233.35
	(d)	120 - 149 days:	0.78%	\$	728,319,974.39
	(e)	150 - 179 days:	0.84%	\$	789,240,649.08
	(f)	180 – or more days:	0.00%	\$	2,905,049.20
		Total:	5.36%	\$	5,009,679,636.40
5. <u>Investor Default Amount</u>					
	(a) The Aggregate Investor the related Monthly Pe(b) The Class A Investor I the related Monthly Pe			\$	4,590,426.56
				\$	3,901,862.86
	(c)	The Class B Investor I the related Monthly Pe		\$	344,281.85
	(d)	The Collateral Default related Monthly Period		\$	344,281.85
6.	Inv	estor Charge Offs			
	 (a) The aggregate amount of Class A Investor Charge Offs for the related Monthly Period (b) The aggregate amount of Class A Investor Charge Offs set forth in 6 (a) above per \$1,000 of original certificate principal amount (c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period (d) The aggregate amount of Class B Investor Charge Offs set forth in 6 (c) above per \$1,000 of original certificate principal amount 			\$	0.00
			\$	0.00	
				\$	0.00
			n 6 (c) above per	\$	0.00
	(e)	The aggregate amount Offs for the related Mo		\$	0.00

(f)	The aggregate amount of Collateral Charge Offs set forth in 6 (e) above per \$1,000 of original certificate principal amount	\$ 0.00
(g)	The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(h)	The aggregate amount of Class A Investor Charge Offs set forth in 6 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(i)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(j)	The aggregate amount of Class B Investor Charge Offs set forth in 6 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(k)	The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(1)	The aggregate amount of Collateral Charge Offs set forth in 6 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
Inve	estor Servicing Fee	
(a)	The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$ 885,416.67
(b)	The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$ 78,125.00
(c)	The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$ 78,125.00
(d)	The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period	\$ 625,000.00
Rea	<u>allocations</u>	
(a)	The amount of Reallocated Collateral Principal Collections with respect to this	
	Distribution Date	\$ 0.00

7.

8.

	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
	(c)	The Collateral Interest Amount as of the close of business on this Distribution Date	\$ 75,000,000.00
	(d)	The Collateral Interest Adjusted Amount as of the close of business on this Distribution Date	\$ 75,000,000.00
	(e)	The Class B Investor Interest as of the close of business on this Distribution Date	\$ 75,000,000.00
	(f)	The Class B Adjusted Investor Interest as of the close of business on this Distribution Date	\$ 75,000,000.00
	(g)	The Class A Investor Interest as of the close of business on this Distribution Date	\$ 850,000,000.00
	(h)	The Class A Adjusted Investor Interest as of the close of business on this Distribution Date	\$ 850,000,000.00
9.	<u>Coll</u>	ection of Finance Charge Receivables	
	(a)	The aggregate amount of Collections of Finance Charge Receivables processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account, amounts, if any, withdrawn from the Swap Reserve Fund and the Net Swap Receipt, if any, allocated in respect of the Class A Certificates	\$ 15,431,829.96
	(b)	The aggregate amount of Collections of Finance Charge Receivables processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and which were allocated in respect of the Class B Certificates	\$ 1,268,034.67
	(c)	The aggregate amount of Collections of Finance Charge Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$ 1,268,034.67
10.	<u>Pri</u>	ncipal Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00

	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds	\$	0.00
	(d)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds	\$	0.00
11.	Res	erve Account		
	(a)	The Reserve Draw Amount on the related Transfer Date	\$	0.00
	(b)	The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class A Available Funds	\$	0.00
	(c)	The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class B Available Funds	\$	0.00
	(d)	Interest Earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$	0.00
	~			0.00
12.		p Reserve Fund		
	(a)	The Swap Reserve Draw Amount on the related Transfer Date	\$	0.00
	(b)	The amount of the Swap Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds	\$	0.00
13.	Swa	ıp Cash Flows		
	(a)	The amount of the Net Swap Receipt for the related Transfer Date	\$	1,060,765.76
	(b)	The amount of the Net Swap Payment for the related Transfer Date	\$	0.00
14.	Ava	nilable Funds		
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$	14,900,579.96
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$	1,221,159.67
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$	1,221,159.67
	_	(0.11. 37)		
15.		tfolio Yield		
	(a)	The Portfolio Yield for the related Monthly Period	_	14.78%

D.		rmation Regarding the Status of the Interest Rate Swa Interparty	ap and	the Swap	
	1.	Has the Interest Reserve Account been established?		No	
	2.	Has the Interest Reserve Account been funded?		No	
	3.	The aggregate amount of funds withdrawn from the Interest Reserve Account, if any	\$	0.00	
	4.	How any funds withdrawn from the Interest Reserve Account were utilized			

(b) The Portfolio Adjusted Yield

N/A

5.

FIA CARD SERVICES, NATIONAL ASSOCIATION, Servicer

6.02%

No

Has the Interest Rate Swap been terminated?

Name: Patricia K. Clarke Title: Vice President

MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 2000-E

BA CREDIT CARD FUNDING, LLC

BA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING OCTOBER 31, 2007

The information which is required to be prepared with respect to the Distribution Date of November 15, 2007, and with respect to the performance of the Trust during the month of October, 2007 is set forth below.

Capitalized terms used in this statement have their respective meanings set forth in the Second Amended and Restated Pooling and Servicing Agreement.

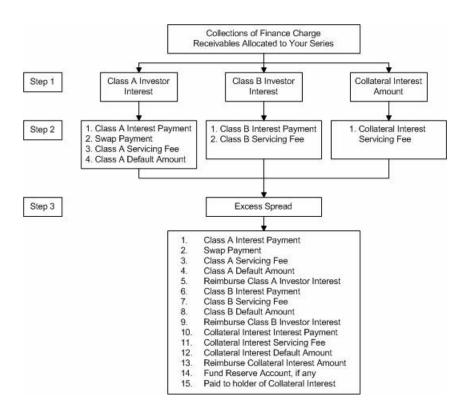
Material terms, parties and related abbreviations used herein may be found in the following documents as filed with the Securities and Exchange Commission ("SEC"):

Series 2000-E Supplement to the Second Amended and Restated Pooling and Servicing Agreement relating to the Collateral Certificate Included in Exhibit 4.2 to FIA's Form 8-K filed with the SEC on July 14, 2000

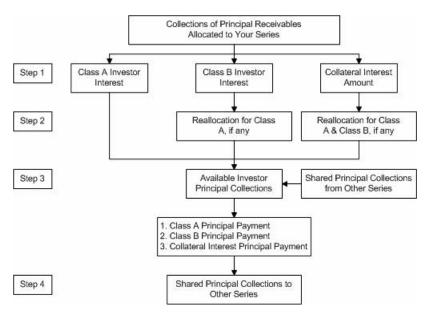
Second Amended and Restated Pooling and Servicing Agreement dated as of October 20, 2006 Included in BA CREDIT CARD FUNDING, LLC Form 8-K filed with the SEC on October 20, 2006

A. In accordance with <u>Article IV</u> of the Second Amended and Restated Pooling and Servicing Agreement, Allocations of Collections of Finance Charge Receivables and Principal Receivables for each Series shall be applied in the priority described in the two charts below. These charts are only an overview of the application and priority of payments of Collections of Finance Charge Receivables and Principal Receivables. For a more detailed description, please see the Second Amended and Restated Pooling and Servicing Agreement and the Series 2000-E Supplement previously filed by the Registrant with the SEC.

Allocations of Collections of Finance Charge Receivables



Allocations of Collections of Principal Receivables



0.000000

- B. Information Regarding the Current Monthly Distribution to Certificateholders (Stated on the Basis of \$1,000 Original Certificate Principal Amount).
 - 1. The amount of distribution in respect of Class
 A Monthly Principal \$

2.		e amount of distribution in respect of Class B nthly Principal	\$ 0.000000
3.		amount of distribution in respect of lateral Monthly Principal	\$ 0.000000
4.		amount of distribution in respect of Class Monthly Interest	\$ 6.500000
5.		e amount of distribution in respect of Class Deficiency Amounts	\$ 0.000000
6.		e amount of distribution in respect of Class	\$ 0.000000
7.		e amount of distribution in respect of Class B nthly Interest	\$ 6.791667
8.		e amount of distribution in respect of Class B aciency Amounts	\$ 0.000000
9.		e amount of distribution in respect of Class B ditional Interest	\$ 0.000000
10.		amount of distribution in respect of lateral Minimum Monthly Interest	\$ 7.333333
11.	accı	amount of distribution in respect of any rued and unpaid Collateral Minimum nthly Interest	\$ 0.000000
Info	rmati	ion Regarding the Performance of the Trust	
1.	Coll	lection of Principal Receivables	
	(a)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates	\$ 80,705,029.60
	(b)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$ 7,263,449.99
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$ 7,263,449.99
2.	Prin	cipal Receivables in the Trust	
2.	(a)	The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period	\$ 91,984,550,228.12
	(b)	The amount of Principal Receivables in the	
	,	Trust represented by the Investor Interest of Series 2000-E as of the end of the day on	

C.

(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 2000-E as of the end of the day on the last day of the related Monthly Period		
		\$	590,000,000.00
(d)	The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$	500,000,000.00
(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$	500,000,000.00
(f)	The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$	45,000,000.00
(g)	The amount of Principal Receivables in the Trust represented by the Class B Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$	45,000,000.00
(h)	The amount of Principal Receivables in the Trust represented by the Collateral Interest Amount as of the end of the day on the last day of the related Monthly Period	\$	45,000,000.00
(i)	The amount of Principal Receivables in the Trust represented by the Collateral Interest Adjusted Amount as of the end of the day on the last day of the related Monthly Period	\$	45,000,000.00
(j)	The Floating Investor Percentage with respect to the period:		
	October 1, 2007 through October 31, 2007		0.64%
(k)	The Class A Floating Allocation with respect to the related Monthly Period	-	0.847
(1)	The Class B Floating Allocation with respect to the related Monthly Period	_	0.076
(m)	The Collateral Floating Allocation with respect to the related Monthly Period	· -	0.076
(n)	The Fixed Investor Percentage with respect to the related Monthly Period	<u>-</u>	N/A
(o)	The Class A Fixed Allocation with respect to the related Monthly Period	-	N/A
(p)	The Class B Fixed Allocation with respect to the related Monthly Period	-	N/A
(q)	The Collateral Fixed Allocation with respect to the related Monthly Period	-	N/A

3. Shared Principal Collections

The aggregate amount Shared Principal Collections allocated to:

1. Series 2000-L	 416,999,741.86
Total	\$ 416,999,741.86

4. <u>Delinquent Balances</u>

The aggregate amount of outstanding balances in the Accounts which were delinquent as of the end of the day on the last day of the related Monthly Period:

			Percentage of Total <u>Receivables</u>	Aggregate Account <u>Balance</u>
((a) 3	30 - 59 days:	1.68%	\$ 1,562,842,876.54
((b) 6	60 - 89 days:	1.15%	\$ 1,074,581,853.84
((c) 9	90 - 119 days:	0.91%	\$ 851,789,233.35
	(d)	120 - 149 days:	0.78%	\$ 728,319,974.39
	(e)	150 - 179 days:	0.84%	\$ 789,240,649.08
	(f)	180 – or more days:	0.00%	\$ 2,905,049.20
		Total:	5.36%	\$ 5,009,679,636.40
	_			
5.		estor Default Amount		
	(a)	The Aggregate Investo the related Monthly Pe		\$ 2,708,351.53
	(b)	The Class A Investor I the related Monthly Pe		\$ 2,295,213.31
	(c)	The Class B Investor D the related Monthly Pe		\$ 206,569.11
	(d)	The Collateral Default related Monthly Period		\$ 206,569.11
6.	Inv	estor Charge Offs		
	(a)	The aggregate amount of Charge Offs for the relationship.		\$ 0.00
	(b)	The aggregate amount of Charge Offs set forth in \$1,000 of original certiamount	n 6 (a) above per	\$ 0.00
	(c)	The aggregate amount Charge Offs for the rela		\$ 0.00
	(d)	The aggregate amount Charge Offs set forth in \$1,000 of original certiamount	n 6 (c) above per	\$ 0.00
	(e)	The aggregate amount of the related Mo	_	\$ 0.00

(f)	FFI	
	The aggregate amount of Collateral Charge Offs set forth in 6 (e) above per \$1,000 of original certificate principal amount	\$ 0.00
(g)	The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(h)	The aggregate amount of Class A Investor Charge Offs set forth in 6 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(i)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(j)	The aggregate amount of Class B Investor Charge Offs set forth in 6 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(k)	The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(1)	The aggregate amount of Collateral Charge Offs set forth in 6 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
Inv	estor Servicing Fee	
(a)	The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$ 520,833.33
(b)	The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$ 46,875.00
(c)	The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$ 46,875.00
(d)	The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period	\$ 368,750.00
Rea	<u>allocations</u>	
Re	<u>allocations</u>	

(a) The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date

7.

8.

\$ 0.00

	(b)	Principal Collections with respect to this Distribution Date	\$ 0.00
	(c)	The Collateral Interest Amount as of the close of business on this Distribution Date	\$ 45,000,000.00
	(d)	The Collateral Interest Adjusted Amount as of the close of business on this Distribution Date	\$ 45,000,000.00
	(e)	The Class B Investor Interest as of the close of business on this Distribution Date	\$ 45,000,000.00
	(f)	The Class B Adjusted Investor Interest as of the close of business on this Distribution Date	\$ 45,000,000.00
	(g)	The Class A Investor Interest as of the close of business on this Distribution Date	\$ 500,000,000.00
	(h)	The Class A Adjusted Investor Interest as of the close of business on this Distribution Date	\$ 500,000,000.00
9.	<u>Coll</u>	ection of Finance Charge Receivables	
	(a)	The aggregate amount of Collections of Finance Charge Receivables processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account, amounts, if any, withdrawn from the Swap Reserve Fund and the Net Swap Receipt, if any, allocated in respect of the Class A Certificates	\$ 9,431,288.56
	(b)	The aggregate amount of Collections of Finance Charge Receivables processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and which were allocated in respect of the Class B Certificates	\$ 760,820.53
	(c)	The aggregate amount of Collections of Finance Charge Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$ 760,820.53
10.	<u>Prii</u>	ncipal Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00

(b) The amount of Reallocated Class B

	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds	\$	0.00
	(d)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds	\$	0.00
11.	Res	erve Account		
	(a)	The Reserve Draw Amount on the related Transfer Date	\$	0.00_
	(b)	The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class A Available Funds	\$	0.00
	(c)	The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class B Available Funds	\$	0.00
	(d)	Interest Earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$	0.00
12.	Swa	p Reserve Fund		
	(a)	The Swap Reserve Draw Amount on the related Transfer Date	\$	0.00
	(b)	The amount of the Swap Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds	\$	0.00
13.	Swa	p Cash Flows		
	(a)	The amount of the Net Swap Receipt for the related Transfer Date	\$	977,721.53
	(b)	The amount of the Net Swap Payment for the related Transfer Date	\$	0.00
14.	Ava	ailable Funds		
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$	9,118,788.56
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$	732,695.53
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$	732,695.53
15.	Ром	rtfolio Yield		
13.	(a)	The Portfolio Yield for the related Monthly		
	(a)	Period	_	14.78%

	(b) The Portfolio Adjusted Yield		5.93%
-	ormation Regarding the Status of the Interest Rate Sw unterparty	ap and the Swa	<i>p</i>
1.	Has the Interest Reserve Account been established?		No
2.	Has the Interest Reserve Account been funded?		No
3.	The aggregate amount of funds withdrawn from the Interest Reserve Account, if any	\$	0.00
4.	How any funds withdrawn from the Interest Reserve Account were utilized		
	N/A		
5.	Has the Interest Rate Swap been terminated?		No

D.

FIA CARD SERVICES, NATIONAL ASSOCIATION, Servicer

Name: Patricia K. Clarke Title: Vice President Exhibit 99.1 CLASS A CUSIP 55262NAL0 CLASS B CUSIP 55262NAM8

MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 2000-H

BA CREDIT CARD FUNDING, LLC

BA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING OCTOBER 31, 2007

The information which is required to be prepared with respect to the Distribution Date of November 15, 2007, and with respect to the performance of the Trust during the month of October, 2007 is set forth below.

Capitalized terms used in this statement have their respective meanings set forth in the Second Amended and Restated Pooling and Servicing Agreement.

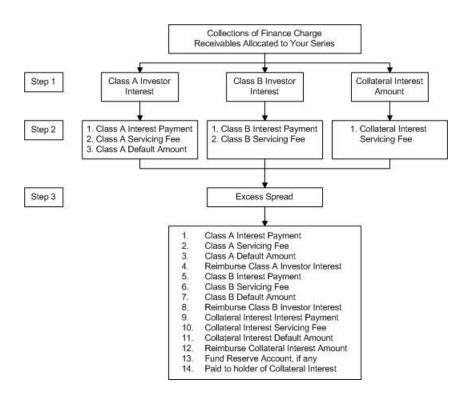
Material terms, parties and related abbreviations used herein may be found in the following documents as filed with the Securities and Exchange Commission ("SEC"):

Series 2000-H Supplement to the Second Amended and Restated Pooling and Servicing Agreement relating to the Collateral Certificate Included in Exhibit 4.1 to FIA's Form 8-K filed with the SEC on October 13, 2000

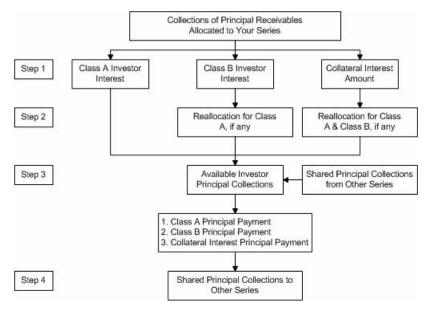
Second Amended and Restated Pooling and Servicing Agreement dated as of October 20, 2006 Included in BA CREDIT CARD FUNDING, LLC Form 8-K filed with the SEC on October 20, 2006

A. In accordance with <u>Article IV</u> of the Second Amended and Restated Pooling and Servicing Agreement, Allocations of Collections of Finance Charge Receivables and Principal Receivables for each Series shall be applied in the priority described in the two charts below. These charts are only an overview of the application and priority of payments of Collections of Finance Charge Receivables and Principal Receivables. For a more detailed description, please see the Second Amended and Restated Pooling and Servicing Agreement and the Series 2000-H Supplement previously filed by the Registrant with the SEC.

Allocations of Collections of Finance Charge Receivables



Allocations of Collections of Principal Receivables



- B. Information Regarding the Current Monthly Distribution to Certificateholders (Stated on the Basis of \$1,000 Original Certificate Principal Amount).
 - 1. The amount of distribution in respect of Class A Monthly Principal

2.	The amount of distribution in respect of Class B Monthly Principal	\$	0.000000
	-	Ψ	0,00000
3.	The amount of distribution in respect of Collateral Monthly Principal	\$	0.000000
4.	The amount of distribution in respect of Class A Monthly Interest	\$	4.599410
5.	The amount of distribution in respect of Class A Deficiency Amounts	\$	0.000000
6.	The amount of distribution in respect of Class A Additional Interest	\$	0.000000
7.	The amount of distribution in respect of Class B Monthly Interest	\$	4.900799
8.	The amount of distribution in respect of Class B Deficiency Amounts	\$	0.000000
9.	The amount of distribution in respect of Class B Additional Interest	\$	0.000000
10.	The amount of distribution in respect of Collateral Minimum Monthly Interest	\$	5.417465
11.	The amount of distribution in respect of any accrued and unpaid Collateral Minimum Monthly Interest rmation Regarding the Performance of the Trust	\$	0.000000
1.	Collection of Principal Receivables		
1.	(a) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates	\$	96,038,994.34
	(b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$	8,474,032.45
	(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$	8,474,032.45
2.	Principal Receivables in the Trust		
	(a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period	\$	91 984 550 228 12
	(b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 2000-H as of the end of the day on the last day of the related Monthly Period	<u> </u>	91,984,550,228.12
	and more day of the related friending relied	Ψ	, 55,000,000.00

C.

(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 2000-H as of the end of the day on the last day of the related Monthly Period	\$	700,000,000.00
(d)	The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$	595,000,000.00
(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$	595,000,000.00
(f)	The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$	52,500,000.00
(g)	The amount of Principal Receivables in the Trust represented by the Class B Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$	52,500,000.00
(h)	The amount of Principal Receivables in the Trust represented by the Collateral Interest Amount as of the end of the day on the last day of the related Monthly Period	\$	52,500,000.00
(i)	The amount of Principal Receivables in the Trust represented by the Collateral Interest Adjusted Amount as of the end of the day on the last day of the related Monthly Period	\$	52,500,000.00
(j)	The Floating Investor Percentage with respect to the period:		
	October 1, 2007 through October 31, 2007		0.76%
(k)	The Class A Floating Allocation with respect to the related Monthly Period	<u>-</u>	0.850
(1)	The Class B Floating Allocation with respect to the related Monthly Period		0.075
(m)	The Collateral Floating Allocation with respect to the related Monthly Period		0.075
(n)	The Fixed Investor Percentage with respect to the related Monthly Period	_	N/A
(o)	The Class A Fixed Allocation with respect to the related Monthly Period	-	N/A
(p)	The Class B Fixed Allocation with respect to the related Monthly Period	-	N/A
(q)	The Collateral Fixed Allocation with respect to the related Monthly Period	-	N/A

3. Shared Principal Collections

The aggregate amount Shared Principal Collections allocated to:

1. Series 2000-L	416,999,741.86
Total	 416.999.741.86

4. <u>Delinquent Balances</u>

The aggregate amount of outstanding balances in the Accounts which were delinquent as of the end of the day on the last day of the related Monthly Period:

			Percentage of Total <u>Receivables</u>		Aggregate Account <u>Balance</u>
	(a)	30 - 59 days:	1.68%	\$	1,562,842,876.54
	(b)	60 - 89 days:	1.15%	\$	1,074,581,853.84
	(c)	90 - 119 days:	0.91%	\$	851,789,233.35
	(d)	120 - 149 days:	0.78%	\$	728,319,974.39
	(e)	150 - 179 days:	0.84%	\$	789,240,649.08
	(f)	180 – or more days:	0.00%	\$	2,905,049.20
		Total:	5.36%	\$	5,009,679,636.40
5.	In	vestor Default Amount			
	(a)	The Aggregate Investor the related Monthly Pe		\$	3,213,299.18
	(b)	The Class A Investor I the related Monthly Pe		\$	2,731,304.12
	(c) The Class B Investor Default Amount for the related Monthly Period			\$	240,997.53
	(d)	The Collateral Default related Monthly Period	e Collateral Default Amount for the atted Monthly Period		240,997.53
6.	Inv	vestor Charge Offs			
	(a)	The aggregate amount Charge Offs for the rel		\$	0.00
	(b)	The aggregate amount Charge Offs set forth in \$1,000 of original certi	n 6 (a) above per		
		amount	-	\$	0.00
	(c)	The aggregate amount Charge Offs for the rel		\$	0.00
	(d)	The aggregate amount Charge Offs set forth in \$1,000 of original certi amount	n 6 (c) above per	\$	0.00
	(e)	The aggregate amount Offs for the related Mo		\$	0.00
	(f)	The aggregate amount Offs set forth in 6 (e) a original certificate prin	bove per \$1,000 of	\$	0.00

(g)	The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(h)	The aggregate amount of Class A Investor Charge Offs set forth in 6 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(i)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(j)	The aggregate amount of Class B Investor Charge Offs set forth in 6 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(k)	The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(1)	The aggregate amount of Collateral Charge Offs set forth in 6 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
Inve	estor Servicing Fee	
(a)	The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$ 619,791.67
(b)	The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$ 54,687.50
(c)	The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$ 54,687.50
(d)	The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period	\$ 437,500.00
Rea	llocations	
(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00
(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00

7.

8.

	(c)	The Collateral Interest Amount as of the close of business on this Distribution Date	\$ 52,500,000.00
	(d)	The Collateral Interest Adjusted Amount as of the close of business on this Distribution Date	\$ 52,500,000.00
	(e)	The Class B Investor Interest as of the close of business on this Distribution Date	\$ 52,500,000.00
	(f)	The Class B Adjusted Investor Interest as of the close of business on this Distribution Date	\$ 52,500,000.00
	(g)	The Class A Investor Interest as of the close of business on this Distribution Date	\$ 595,000,000.00
	(h)	The Class A Adjusted Investor Interest as of the close of business on this Distribution Date	\$ 595,000,000.00
9.	<u>Prii</u>	ncipal Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to	
		withdrawals)	\$ 0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds	\$ 0.00
	(d)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds	\$ 0.00
	(e)	The amount of all or a portion of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00
		(1) The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class A Available Funds	\$ 0.00
		(2) The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class B Available Funds	\$ 0.00
	(f)	Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
10.	Ava	nilable Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on	
		the related Transfer Date	\$ 9,687,870.46

		(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$	854,812.48
		(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$	854,812.48
	11.	<u>Coll</u>	ection of Finance Charge Receivables		
		(a)	The aggregate amount of Collections of Finance Charge Receivables processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and allocated in respect of the Class A Certificates	\$	10,059,745.46
		(b)	The aggregate amount of Collections of Finance Charge Receivables processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and which were allocated in respect of the Class B Certificates	\$	887,624.98
		(c)	The aggregate amount of Collections of Finance Charge Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$	887,624.98
	12.	<u>Por</u>	tfolio Yield		
		(a)	The Portfolio Yield for the related Monthly Period	<u>-</u>	14.78%
		(b)	The Portfolio Adjusted Yield	-	6.18%
D.	LIE	BOR r	Rate Determinations ates for the related Interest Period: and Class B determination -	_	5.09125%

FIA CARD SERVICES, NATIONAL ASSOCIATION, Servicer

y: Jaku

Name: Patricia K. Clarke Title: Vice President **Exhibit 99.1**CLASS A CUSIP 55262TFW8
CLASS B CUSIP 55262TFX6

MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 2000-L

BA CREDIT CARD FUNDING, LLC

BA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING OCTOBER 31, 2007

The information which is required to be prepared with respect to the Distribution Date of November 15, 2007, and with respect to the performance of the Trust during the month of October, 2007 is set forth below.

Capitalized terms used in this statement have their respective meanings set forth in the Second Amended and Restated Pooling and Servicing Agreement.

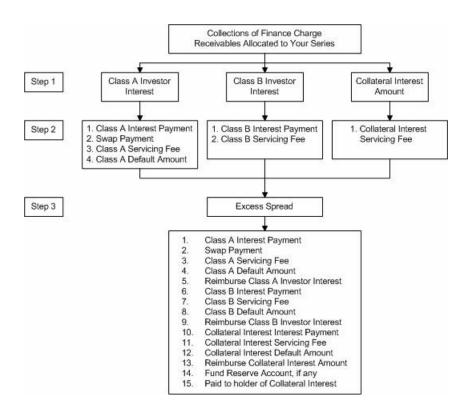
Material terms, parties and related abbreviations used herein may be found in the following documents as filed with the Securities and Exchange Commission ("SEC"):

Series 2000-L Supplement to the Second Amended and Restated Pooling and Servicing Agreement relating to the Collateral Certificate Included in Exhibit 4.1 to FIA's Form 8-K filed with the SEC on February 14, 2001

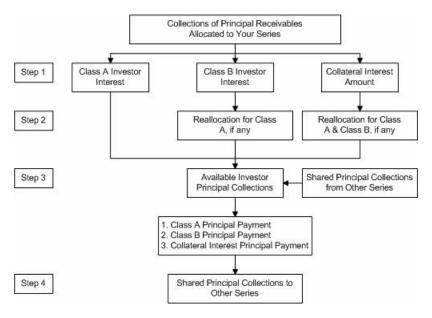
Second Amended and Restated Pooling and Servicing Agreement dated as of October 20, 2006 Included in BA CREDIT CARD FUNDING, LLC Form 8-K filed with the SEC on October 20, 2006

A. In accordance with <u>Article IV</u> of the Second Amended and Restated Pooling and Servicing Agreement, Allocations of Collections of Finance Charge Receivables and Principal Receivables for each Series shall be applied in the priority described in the two charts below. These charts are only an overview of the application and priority of payments of Collections of Finance Charge Receivables and Principal Receivables. For a more detailed description, please see the Second Amended and Restated Pooling and Servicing Agreement and the Series 2000-L Supplement previously filed by the Registrant with the SEC.

Allocations of Collections of Finance Charge Receivables



Allocations of Collections of Principal Receivables



- B. Information Regarding the Current Monthly Distribution to Certificateholders (Stated on the Basis of \$1,000 Original Certificate Principal Amount).
 - The amount of distribution in respect of Class
 A Monthly Principal

2.		amount of distribution in respect of Class B nthly Principal	\$ 1000.000000
3.		amount of distribution in respect of lateral Monthly Principal	\$ 1000.000000
4.		amount of distribution in respect of Class Monthly Interest	\$ 5.416667
5.		amount of distribution in respect of Class Deficiency Amounts	\$ 0.000000
6.		amount of distribution in respect of Class additional Interest	\$ 0.000000
7.		amount of distribution in respect of Class B nthly Interest	\$ 4.814687
8.		amount of distribution in respect of Class B	\$ 0.000000
9.		amount of distribution in respect of Class B litional Interest	\$ 0.000000
10.		amount of distribution in respect of lateral Monthly Interest	\$ 5.600833
11.	accr	amount of distribution in respect of any ued and unpaid Collateral Monthly Interest	\$ 0.000000
Info	ormati	on Regarding the Performance of the Trust	
1.	<u>Col</u>	lection of Principal Receivables	
	(a)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates	\$ 68,599,279.52
	(b)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$ 6,052,882.45
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$ 6,052,882.45
2.	<u>Prin</u>	cipal Receivables in the Trust	
	(a)	The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period	\$ 91,984,550,228.12
	(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 2000-L as of the end of the day on	
		the last day of the related Monthly Period	\$ 500,000,000.00

C.

(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 2000-L as of the end of the day on the last day of the related Monthly Period	
	-	\$ 500,000,000.00
(d)	The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$ 425,000,000.00
(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$ 425,000,000.00
(f)	The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$ 37,500,000.00
(g)	The amount of Principal Receivables in the Trust represented by the Class B Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$ 37,500,000.00
(h)	The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly Period	\$ 37,500,000.00
(i)	The Floating Investor Percentage with respect to the period:	
	October 1, 2007 through October 31, 2007	0.54%
(j)	The Class A Floating Allocation with respect to the related Monthly Period	0.850
(k)	The Class B Floating Allocation with respect to the related Monthly Period	 0.075
(1)	The Collateral Floating Allocation with respect to the related Monthly Period	 0.075
(m)	The Fixed Investor Percentage with respect to the related Monthly Period	 0.54%
(n)	The Class A Fixed Allocation with respect to the related Monthly Period	 0.850
(o)	The Class B Fixed Allocation with respect to the related Monthly Period	 0.075
(p)	The Collateral Fixed Allocation with respect to the related Monthly Period	 0.075
<u>Sha</u>	red Principal Collections	
The	aggregate amount Shared Principal lections allocated to:	
1. S	eries 2000-L	416,999,741.86
Tota	al _	\$ 416,999,741.86

3.

4. <u>Delinquent Balances</u>

The aggregate amount of outstanding balances in the Accounts which were delinquent as of the end of the day on the last day of the related Monthly Period:

			Percentage of Total <u>Receivables</u>	Aggregate Account <u>Balance</u>
	(a)	30 - 59 days:	1.68%	\$ 1,562,842,876.54
	(b)	60 - 89 days:	1.15%	\$ 1,074,581,853.84
	(c)	90 - 119 days:	0.91%	\$ 851,789,233.35
	(d)	120 - 149 days:	0.78%	\$ 728,319,974.39
	(e)	150 - 179 days:	0.84%	\$ 789,240,649.08
	(f)	180 – or more days:	0.00%	\$ 2,905,049.20
		Total:	5.36%	\$ 5,009,679,636.40
5.	Inv	vestor Default Amount		
	(a)	The Aggregate Investo the related Monthly Pe		\$ 2,295,213.72
	(b)	The Class A Investor I the related Monthly Pe		\$ 1,950,931.42
	(c)	The Class B Investor E the related Monthly Pe		\$ 172,141.15
	(d)	The Collateral Default related Monthly Period		\$ 172,141.15
6.	<u>Inv</u>	vestor Charge Offs		
	(a)	The aggregate amount Charge Offs for the rela		\$ 0.00
	(b)	The aggregate amount Charge Offs set forth in \$1,000 of original certi amount	n 6 (a) above per	\$ 0.00
	(c)	The aggregate amount Charge Offs for the rela		\$ 0.00
	(d)	The aggregate amount Charge Offs set forth in \$1,000 of original certi amount	n 6 (c) above per	\$ 0.00
	(e)	The aggregate amount Offs for the related Mo		\$ 0.00
	(f)	The aggregate amount Offs set forth in 6 (e) a original certificate prin	bove per \$1,000 of	\$ 0.00
		5	_	

(g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date \$ (h) The aggregate amount of Class A Investor	
(h) The aggregate amount of Class A Investor	0.00
Charge Offs set forth in 6 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date \$	0.00
(i) The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date \$	0.00
(j) The aggregate amount of Class B Investor Charge Offs set forth in 6 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date \$	0.00
(k) The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date \$	0.00
(I) The aggregate amount of Collateral Charge Offs set forth in 6 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date \$	0.00
Investor Servicing Fee	
(a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period \$ 442,	708.33
(b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period \$ 39,0	062.50
(c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period \$ 39,0	062.50
(d) The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period \$ 312,5	500.00
Reallocations	
(a) The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date \$	0.00
(b) The amount of Reallocated Class B Principal Collections with respect to this	

7.

8.

	(c)	The Collateral Interest Amount as of the		
	(0)	close of business on this Distribution Date	\$	0.00
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$	37,500,000.00
	(e)	The Class B Adjusted Investor Interest as of the close of business on this Distribution Date	\$	37,500,000.00
	(f)	The Class A Investor Interest as of the close of business on this Distribution Date	\$	425,000,000.00
	(g)	The Class A Adjusted Investor Interest as of the close of business on this Distribution Date	\$	425,000,000.00
9.	<u>Prir</u>	ncipal Funding Account		
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$	462,500,000.00
	(b)	The Accumulation Shortfall with respect to	Ψ	102,300,000.00
	(0)	the related Monthly Period	\$	0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds	\$	0.00
	(d)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds	\$	0.00
10.	Res	erve Account		
	(a)	The Reserve Draw Amount on the related Transfer Date	\$	0.00
	(b)	The amount of all or a portion of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$	0.00
		(1) The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class A Available Funds	\$	0.00
		(2) The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class B Available Funds	\$	0.00
	(c)	Interest Earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$	0.00
11.	Swa	np Reserve Fund		
	(a)	The Swap Reserve Draw Amount on the related Transfer Date	\$	0.00

	(b)	The amount of the Swap Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds	\$	0.00	
12.	Swa	p Cash Flows			
	(a)	The amount of the Net Swap Receipt for the related Transfer Date	\$	380,271.70	
	(b)	The amount of the Net Swap Payment for the related Transfer Date	\$	0.00	
13.	Ava	ilable Funds			
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$	7,300,179.05	
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$	610,580.45	
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$	610,580.45	
14.	Call	ection of Finance Charge Receivables			
14.	(a)	The aggregate amount of Collections of Finance Charge Receivables processed during the related Monthly Period, allocated in respect of the Class A Certificates	\$	7,565,804.05	
	(b)	The aggregate amount of Collections of Finance Charge Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$	634,017.95	
	(c)	The aggregate amount of Collections of Finance Charge Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$	634,017.95	
15.	<u>Por</u>	tfolio Yield			
	(a)	The Portfolio Yield for the related Monthly Period		14.78%	
	(b)	The Portfolio Adjusted Yield		6.28%	
Flo	ating	Rate Determinations			
LIB	_	ates for the related Interest Period: ss A and Class B determination -		5.09125%	
	Col	lateral Interest determination -	_	5.11000%	
T C					

E. Information Regarding the Status of the Interest Rate Swap and the Swap Counterparty

D.

1.	Has the Interest Reserve Account been established?	
		 No
2.	Has the Interest Reserve Account been funded?	 No
3.	The aggregate amount of funds withdrawn from the Interest Reserve Account, if any	\$ 0.00
4.	How any funds withdrawn from the Interest Reserve Account were utilized	 N/A
5.	Has the Interest Rate Swap been terminated?	No

FIA CARD SERVICES, NATIONAL ASSOCIATION, Servicer

Name: Patricia K. Clarke Title: Vice President **Exhibit 99.1**CLASS A CUSIP 55262TGA5
CLASS B CUSIP 55262TGB3

MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 2001-B

BA CREDIT CARD FUNDING, LLC

BA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING OCTOBER 31, 2007

The information which is required to be prepared with respect to the Distribution Date of November 15, 2007, and with respect to the performance of the Trust during the month of October, 2007 is set forth below.

Capitalized terms used in this statement have their respective meanings set forth in the Second Amended and Restated Pooling and Servicing Agreement.

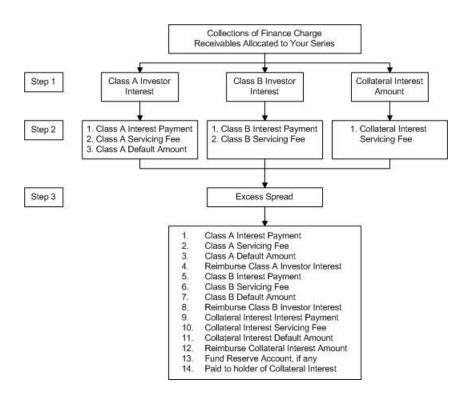
Material terms, parties and related abbreviations used herein may be found in the following documents as filed with the Securities and Exchange Commission ("SEC"):

Series 2001-B Supplement to the Second Amended and Restated Pooling and Servicing Agreement relating to the Collateral Certificate Included in Exhibit 4.1 to FIA's Form 8-K filed with the SEC on May 15, 2001

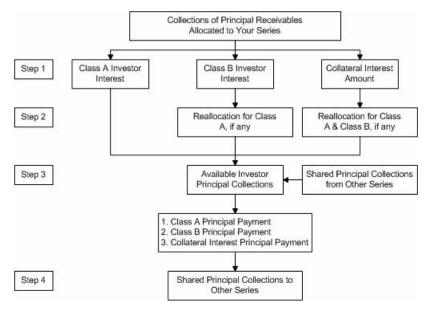
Second Amended and Restated Pooling and Servicing Agreement dated as of October 20, 2006 Included in BA CREDIT CARD FUNDING, LLC Form 8-K filed with the SEC on October 20, 2006

A. In accordance with <u>Article IV</u> of the Second Amended and Restated Pooling and Servicing Agreement, Allocations of Collections of Finance Charge Receivables and Principal Receivables for each Series shall be applied in the priority described in the two charts below. These charts are only an overview of the application and priority of payments of Collections of Finance Charge Receivables and Principal Receivables. For a more detailed description, please see the Second Amended and Restated Pooling and Servicing Agreement and the Series 1998-G Supplement previously filed by the Registrant with the SEC.

Allocations of Collections of Finance Charge Receivables



Allocations of Collections of Principal Receivables



- B. Information Regarding the Current Monthly Distribution to Certificateholders (Stated on the Basis of \$1,000 Original Certificate Principal Amount).
 - 1. The amount of distribution in respect of Class A Monthly Principal

2.	The amount of distribution in respect of Clas Monthly Principal	s B \$	0.000000
3.	The amount of distribution in respect of Collateral Monthly Principal	\$	0.000000
4.	The amount of distribution in respect of Clas A Monthly Interest	s \$	4.608021
5.	The amount of distribution in respect of Clas A Deficiency Amounts	s \$	0.000000
6.	The amount of distribution in respect of Clas A Additional Interest	s \$	0.000000
7.	The amount of distribution in respect of Clas Monthly Interest	s B\$	4.900799
8.	The amount of distribution in respect of Clas Deficiency Amounts	s B\$	0.000000
9.	The amount of distribution in respect of Clas Additional Interest	s B\$	0.000000
10.	The amount of distribution in respect of Collateral Monthly Interest	\$	6.041667
11.	The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interestration Regarding the Performance of the True		0.000000
1.	Collection of Principal Receivables		
	(a) The aggregate amount of Collections o Principal Receivables processed during related Monthly Period which were allocated in respect of the Class A Certificates	g the	98,911.84
	(b) The aggregate amount of Collections o Principal Receivables processed during related Monthly Period which were allocated in respect of the Class B Certificates	g the	79,323.56
	(c) The aggregate amount of Collections o Principal Receivables processed during related Monthly Period which were allocated in respect of the Collateral Interest	the the	79,323.56
2.	Principal Receivables in the Trust		
	(a) The aggregate amount of Principal Receivables in the Trust as of the end of day on the last day of the related Month Period	ly	50,228.12
	(b) The amount of Principal Receivables in Trust represented by the Investor Interes Series 2001-B as of the end of the day o the last day of the related Monthly Perio	st of n	00,000.00
	•		

C.

(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 2001-B as of the end of the day on the last day of the related Monthly Period	\$	750,000,000.00
(d)	The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$	637,500,000.00
(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$	637,500,000.00
(f)	The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$	56,250,000.00
(g)	The amount of Principal Receivables in the Trust represented by the Class B Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$	56,250,000.00
(h)	The amount of Principal Receivables in the Trust represented by the Collateral Interest Amount as of the end of the day on the last day of the related Monthly Period	\$	56,250,000.00
(i)	The amount of Principal Receivables in the Trust represented by the Collateral Interest Adjusted Amount as of the end of the day on the last day of the related Monthly Period	\$	56,250,000.00
(j)	The Floating Investor Percentage with respect to the period:		
	October 1, 2007 through October 31, 2007	_	0.81%
(k)	The Class A Floating Allocation with respect to the related Monthly Period	_	0.850
(1)	The Class B Floating Allocation with respect to the related Monthly Period	_	0.075
(m)	The Collateral Floating Allocation with respect to the related Monthly Period	_	0.075
(n)	The Fixed Investor Percentage with respect to the related Monthly Period	_	N/A
(o)	The Class A Fixed Allocation with respect to the related Monthly Period	_	N/A
(p)	The Class B Fixed Allocation with respect to the related Monthly Period	_	N/A
(q)	The Collateral Fixed Allocation with respect to the related Monthly Period	-	N/A

3. Shared Principal Collections

The aggregate amount Shared Principal Collections allocated to:

1. Series 2000-L	416,999,741.86	
Total	 416.999.741.86	

4. <u>Delinquent Balances</u>

The aggregate amount of outstanding balances in the Accounts which were delinquent as of the end of the day on the last day of the related Monthly Period:

			Percentage of Total <u>Receivables</u>	Aggregate Account <u>Balance</u>
	(a)	30 - 59 days:	1.68%	\$ 1,562,842,876.54
	(b)	60 - 89 days:	1.15%	\$ 1,074,581,853.84
	(c)	90 - 119 days:	0.91%	\$ 851,789,233.35
	(d)	120 - 149 days:	0.78%	\$ 728,319,974.39
	(e)	150 - 179 days:	0.84%	\$ 789,240,649.08
	(f)	180 – or more days:	0.00%	\$ 2,905,049.20
		Total:	5.36%	\$ 5,009,679,636.40
5.	<u>Inv</u>	estor Default Amount		
	(a)	The Aggregate Investo the related Monthly Pe		\$ 3,442,820.29
	(b)	The Class A Investor Default Amount for the related Monthly Period		\$ 2,926,396.91
· /		The Class B Investor Default Amount for the related Monthly Period		\$ 258,211.69
	(d) The Collateral Default Amount for the related Monthly Period			\$ 258,211.69
6.	<u>Inv</u>	estor Charge Offs		
		The aggregate amount Charge Offs for the rela		\$ 0.00
	(b)	The aggregate amount Charge Offs set forth in \$1,000 of original certiamount	n 6 (a) above per	\$ 0.00
(c)		The aggregate amount Charge Offs for the rela		\$ 0.00
	(d)	The aggregate amount Charge Offs set forth in \$1,000 of original certiamount	n 6 (c) above per	\$ 0.00
	(e)	The aggregate amount of Collateral Charge Offs for the related Monthly Period		\$ 0.00
	(f)	The aggregate amount Offs set forth in 6 (e) a original certificate prin	bove per \$1,000 of	\$ 0.00

(g)	The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(h)	The aggregate amount of Class A Investor Charge Offs set forth in 6 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(i)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(j)	The aggregate amount of Class B Investor Charge Offs set forth in 6 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(k)	The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(1)	The aggregate amount of Collateral Charge Offs set forth in 6 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
Inv	estor Servicing Fee	
(a)	The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$ 664,062.50
(b)	The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$ 58,593.75
(c)	The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$ 58,593.75
(d)	The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period	\$ 468,750.00
Rea	<u>lllocations</u>	
(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00
(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00

7.

8.

	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 10,379,860.21
10.	Ava	<u>ailable Funds</u>	
	(f)	Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
		(2) The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class B Available Funds	\$ 0.00
		(1) The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class A Available Funds	\$ 0.00
	(e)	The amount of all or a portion of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00
	(d)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds	\$ 0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds	\$ 0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00
9.	<u>Prir</u>	ncipal Funding Account	
	(h)	The Class A Adjusted Investor Interest as of the close of business on this Distribution Date	\$ 637,500,000.00
	(g)	The Class A Investor Interest as of the close of business on this Distribution Date	\$ 637,500,000.00
	(f)	The Class B Adjusted Investor Interest as of the close of business on this Distribution Date	\$ 56,250,000.00
	(e)	The Class B Investor Interest as of the close of business on this Distribution Date	\$ 56,250,000.00
	(d)	The Collateral Interest Adjusted Amount as of the close of business on this Distribution Date	\$ 56,250,000.00
	(c)	The Collateral Interest Amount as of the close of business on this Distribution Date	\$ 56,250,000.00

		(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$	915,870.77
		(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$	915,870.77
	11.	Coll	ection of Finance Charge Receivables		
		(a)	The aggregate amount of Collections of Finance Charge Receivables processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and allocated in respect of the Class A Certificates	\$	10,778,297.71
		(b)	The aggregate amount of Collections of Finance Charge Receivables processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and which were allocated in respect	•	
		(c)	of the Class B Certificates The aggregate amount of Collections of Finance Charge Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$ \$	951,027.02 951,027.02
	12.	<u>Por</u>	tfolio Yield		
		(a)	The Portfolio Yield for the related Monthly Period	_	14.78%
		(b)	The Portfolio Adjusted Yield	_	6.13%
D.		_	Rate Determinations ates for the related Interest Period:		
	Class A and Class B determination -				5.09125%

FIA CARD SERVICES, NATIONAL ASSOCIATION, Servicer

By: Jakun & Class

Name: Patricia K. Clarke Title: Vice President