Filed under Rule 424(b)(3), Registration Statement No. 333-152418
Pricing Supplement No. 261 — dated Monday, August 2, 2010 (To: Prospectus Dated July 21, 2008)

			Concession	Proceeds	Type	Rate	Frequency	Date	Date	Amount	Option	Ranking	
06050WDJ1	[\$]	100.000%	1.350%	[\$]	FIXED	3.800%	SEMI- ANNUAL	08/15/2016	02/15/2011	\$19.32	YES	Senior Unsecured Notes	
edemption Info	ormation: Non-Callable												
oint Lead Man	agers and Lead Agents:	BofA Merrill Lyr	ch, Incapital LLC	Agents: Charles	Schwab & Co., In	c., Citi, Morgan S	tanley, UBS Investi	nent Bank, Wells F	argo Advisors				
06050WDK8	[\$]	100.000%	1.800%	[\$]	FIXED	5.000%	SEMI- ANNUAL	08/15/2020	02/15/2011	\$25.42	YES	Senior Unsecured Notes	
Joint Lead Managers and Lead Agents:BofA Merrill Lynch, Incapital LLC Agents: Charles Schwab & Co., Inc., Citi, Morgan Stanley, UBS Investment Bank, Wells Fargo Advisors Offering Dates: Monday, August 2, 2010 through Monday, August 9, 2010 Trade Date: Monday, August 9, 2010 @ 12:00 PM ET Settlement Date: Thursday, August 12, 2010 Minimum Denomination/Increments: \$1,000.00/\$1,000.00 Initial trades settle flat and clear SDFS: DTC Book Entry only DTC Number 0235 via RBC Dain Rauscher Inc.											Bank of America InterNo Prospectus dated 21-Jul-		
Bank of America													
	If the maturity date or an interest payment date for any note is not a business day (as that term is defined in the prospectus), principal, premium, if any, and interest for that note is paid on the next business day, and no interest will accrue from, and after, the maturity date or interest payment date.												