

**BANK OF AMERICA CORPORATION  
MEDIUM-TERM NOTES, SERIES L**

**\$3,000,000,000**

**5.625% SENIOR NOTES, DUE JULY 2020**

**FINAL TERM SHEET**

**Dated June 17, 2010**

Issuer:	Bank of America Corporation
Ratings of this Series:	A2 (Moody's)/A (S&P)/A+ (Fitch)
Title of the Series:	5.625% Senior Notes, due July 2020
Aggregate Principal Amount Initially Being Issued:	\$3,000,000,000
Issue Price:	99.642%
Trade Date:	June 17, 2010
Settlement Date:	June 22, 2010 (DTC)
Maturity Date:	July 1, 2020
Ranking:	Senior
Minimum Denominations:	\$5,000 and multiples of \$5,000 in excess of \$5,000
Day Count Fraction:	30/360
Interest Rate:	5.625%
Interest Payment Dates:	January 1 and July 1 of each year, beginning January 1, 2011, subject to unadjusted following business day convention.
Interest Periods:	Semi-annual
Treasury Benchmark:	10 year U.S. Treasury, due May 15, 2020
Treasury Yield:	3.192%
Treasury Benchmark Price:	102-19
Spread to Treasury Benchmark:	248 bps
Optional Redemption:	None
Listing:	None
Lead Manager and Sole Book-Runner:	Banc of America Securities LLC
Senior Co-Managers:	Deutsche Bank Securities Inc. Fifth Third Securities, Inc. Lloyds TSB Bank plc Nomura Securities International, Inc.
Junior Co-Managers:	Cantor Fitzgerald & Co. Loop Capital Markets, LLC  Samuel A. Ramirez & Company, Inc.
CUSIP:	06051G EC9
ISIN:	US06051GEC96

Bank of America Corporation (the "Issuer") has filed a registration statement (including a pricing supplement, a prospectus supplement, and a prospectus) with the SEC for the offering to which this communication relates. Before you invest, you should read those documents and the other documents that the Issuer has filed with the SEC for more complete information about the Issuer and this offering. You may obtain these documents for free by visiting EDGAR on the SEC website at [www.sec.gov](http://www.sec.gov). Alternatively, the lead manager will arrange to send you the pricing supplement, the prospectus supplement, and the prospectus if you request them by contacting Banc of America Securities LLC, toll free at 1-800-294-1322. You may also request copies by e-mail from [securities.administration@bankofamerica.com](mailto:securities.administration@bankofamerica.com) or [dg.prospectus\\_distribution@bofasecurities.com](mailto:dg.prospectus_distribution@bofasecurities.com).