

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

**\$1,750,000,000  
1.500% SENIOR NOTES, DUE OCTOBER 2015**

**FINAL TERM SHEET**

**Dated October 5, 2012**

Issuer:	Bank of America Corporation
Ratings of this Series:	Baa2 (Moody's)/A- (S&P)/A (Fitch)
Title of the Series:	1.500% Senior Notes, due October 2015
Aggregate Principal Amount Initially Being Issued:	\$1,750,000,000
Issue Price:	99.950%
Trade Date:	October 4, 2012
Settlement Date:	October 10, 2012 (T+3)
Maturity Date:	October 9, 2015
Ranking:	Senior
Minimum Denominations:	\$2,000 and multiples of \$1,000 in excess of \$2,000
Day Count Fraction:	30/360
Interest Rate:	1.500% per annum
Interest Payment Dates:	April 9 and October 9 of each year, beginning April 9, 2013, subject to following business day convention (unadjusted).
Interest Periods:	Semi-annual
Treasury Benchmark:	3 year U.S. Treasury, due September 15, 2015
Treasury Yield:	0.317%
Treasury Benchmark Price:	99-25 <sup>3</sup> / <sub>4</sub>
Spread to Treasury Benchmark:	+120bps
Reoffer Yield:	1.517%
Optional Redemption:	None
Listing:	None
Lead Manager and Sole Book-Runner:	Merrill Lynch, Pierce, Fenner & Smith Incorporated
Senior Co-Managers:	Banca IMI S.p.A., BMO Capital Markets Corp., ING Financial Markets LLC, Mizuho Securities USA Inc., PNC Capital Markets LLC, RBS Securities Inc., Santander Investment Securities Inc., Scotia Capital (USA) Inc., Standard Chartered Bank, UBS Securities LLC
Junior Co-Managers:	CastleOak Securities, L.P., Mischler Financial Group, Inc.
CUSIP:	06051GER6
ISIN:	US06051GER65

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 Merrill Lynch, Pierce, Fenner & Smith Incorporated, toll free at 1-800-294-1322. You may also request copies by e-mail from [fixedincomeir@bankofamerica.com](mailto:fixedincomeir@bankofamerica.com) or [dg.prospectus\\_requests@baml.com](mailto:dg.prospectus_requests@baml.com).