FORM	4
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Check this box if no
longer subject to
Section 16. Form 4 or
Form 5 obligations
may continue. See
Instruction 1(b).

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

OMB APPROVAL OMB Number: 3235-0287 Estimated average burden 0.5 hours per response...

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934 or Section 30(h) of the Investment Company Act of 1940

(Fint of Type Responses)										
1. Name and Address of WARD JACKIE M	2. Issuer Name and BANK OF AME			0.		5. Relationship of Reporting Person(s) to Issuer (Check all applicable) X Director 10% Owner					
(Last) 1200 LAKE HEAR	N DRIVE, SU		3. Date of Earliest T 03/14/2006	ransaction ((Mon	th/Day/Ye	ear)		Officer (give title below)O	Other (specify be	low)
ATLANTA, GA 30		4. If Amendment, D	ate Origina	l Fileo	d(Month/Day	//Year)	6. Individual or Joint/Group Filing(Check Applicable Line) _X_Form filed by One Reporting Person Form filed by More than One Reporting Person				
(City)	(State)	(Zip)	Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned								
1.Title of Security (Instr. 3)	Security 2. Transaction Date 2. Transaction 2.A. Deemed 3. Transaction 4. Securities Acquir Execution Date, if Code (A) or Disposed of ((Month/Day/Year) any (Instr. 8)		of (D)	Reported Transaction(s) Form:		7. Nature of Indirect Beneficial					
			(Month/Day/Year)	Code	v	Amount	(A) or (D)	Price	(Instr. 3 and 4)	Direct (D) or Indirect (I) (Instr. 4)	Ownership (Instr. 4)
Common Stock									11,885.64	D	
Common Stock									662	I	By Spouse

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

Persons who respond to the collection of information

SEC 1474 (9-02)

contained in this form are not required to respond unless the form displays a currently valid OMB control number.

Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned

	(e.g., puts, calls, warrants, options, convertible securities)														
Security	Conversion	Date (Month/Day/Year)	Execution Date, if	Code)		ive ies ed ed	and Expiration Date of (Month/Day/Year) Set		on Date of Underlying Year) Securities		Derivative Security (Instr. 5)	Derivative Securities Beneficially Owned Following	Ownership Form of Derivative Security: Direct (D) or Indirect	Beneficial
				Code	v	(A)		Exercisable	Expiration Date		Amount or Number of Shares				
Phantom Stock	\$ 0	03/14/2006		А		32.43		<u>(1)</u>	<u>(1)</u>	Common Stock	32.43	\$ 0 <u>(1)</u>	49,458.27	D	

Reporting Owners

	Relationships						
Reporting Owner Name / Address	Director	10% Owner	Officer	Other			
WARD JACKIE M 1200 LAKE HEARN DRIVE SUITE 550 ATLANTA, GA 30342	Х						

Signatures

Jackie M. Ward/Roger C. McClary POA	03/15/2006
**Signature of Reporting Person	Date

Explanation of Responses:

- ** Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).
- (1) Phantom stock units may be settled in cash upon death or termination of service as a director.

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, see Instruction 6 for procedure.

Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.

^{*} If the form is filed by more than one reporting person, see Instruction 4(b)(v).