FORM 4

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

OMB APPROVAL
OMB Number: 3235-0287
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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).

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

(Print or Ty	pe Response	s)													
1. Name and Address of Reporting Person * WARD JACKIE M				2. Issuer Name a BANK OF AM						5. Relationship of Reporting Person(s) to Issuer (Check all applicable) _X_ Director 10% Owner					
100 NOF		(First) ON STREET	(Middle)	3. Date of Earliest 02/17/2009	Transactio	n (Mo	onth/Day/	Year)		Office	r (give title belo	ow)	Other (specify	below)	
		(Street)		4. If Amendment,	Date Origi	nal Fi	led(Month/I	Day/Year)		_X_ Form fil	ual or Joint/o	orting Person		able Line)	
CHARL	OTTE, NO	28255								Form file	ed by More than	One Reporting	g Person		
(City	r)	(State)	(Zip)	Ta	able I - Noi	ı-Deri	ivative Se	curities	Acqui	ired, Disp	osed of, or I	Beneficially	Owned		
1.Title of S (Instr. 3)	Security		2. Transaction Date (Month/Day/Year)		(Instr. 8)		4. Secur (A) or D (Instr. 3,	isposed	of (D)	Beneficia Reported	nt of Securit ally Owned I Transaction	Following	6. Ownership Form: Direct (D)	7. Nature of Indirect Beneficial Ownership	
				(Month/Day/Year	Code	V	Amount	(A) or (D)	Price	(Instr. 3 a	ma 4)		or Indirect (I) (Instr. 4)		
Common Stock		02/17/2009		P		9,900	A	\$ 5.05	47,773.64		D				
Common Stock		02/17/2009		G	V	7,920	D	\$ 0	39,853.64		D				
Common Stock		02/17/2009		G	V	1,980	A	\$ 0	3,355			I	By Spouse		
Series M Non-Cumulative Preferred Stock									1,000		D				
Series M Non-Cumulative Preferred Stock									400			I	By Spouse		
Reminder:	Report on a s	separate line for	r each class of securi	ities beneficially or		Pers	ons who	respo	rm are	not requ	ction of inf uired to res OMB conf	spond unle	ess	C 1474 (9-02)	
				Derivative Securit						ly Owned					
1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	Exercise (Month/Day/Year) any (Month/Day erivative		tar) 4. 5. Number of Ocive Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)		6. Date Exercisable and Expiration Date (Month/Day/Year)			7. Ta	itle and ount of erlying urities tr. 3 and		9. Number of Derivative Securities Beneficially Owned Following Reported Transaction (Instr. 4)	Owner Form of Deriva Securit Direct or Indi	Beneficia Ownersh y: (Instr. 4)	
				Code V	(A) (D)	Date Exer	cisable D	xpiratio Pate	n Title	Amount or Number of Shares					

Reporting Owners

		Relationsh	nips	
Reporting Owner Name / Address	Director	10% Owner	Officer	Other
WARD JACKIE M 100 NORTH TRYON STREET CHARLOTTE, NC 28255	X			

Signatures

Jackie M. Ward/Roger C. McClary POA	02/18/2009
Signature of Reporting Person	Date

Explanation of Responses:

- * If the form is filed by more than one reporting person, see Instruction 4(b)(v).
- ** Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

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.