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

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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 Type Responses)											
1. Name and Address of Reporting Person WARD JACKIE M	2. Issuer Name and BANK OF AME			<i>c</i> .		5. Relationship of Reporting Person(s) to Issuer (Check all applicable) X Director 10% Owner					
(Last) (First) 100 NORTH TRYON STREET		3. Date of Earliest Tr 02/24/2009	ransaction (Mon	th/Day/Ye	ear)	Officer (give title below)	Other (specify be	low)		
(Street) CHARLOTTE, NC 28255		4. If Amendment, Date Original Filed(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)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transac Code (Instr. 8) Code		(A) or Disposed of (D) (Instr. 3, 4 and 5) (A) or		of (D)	5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	Beneficial Ownership	
Common Stock								52,953.64	D		
Series M Non-Cumulative Preferred Stock								1,000	D		
Common Stock								3,355	Ι	By Spouse	
Series M Non-Cumulative Preferred Stock								400	Ι	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 contained in this form are not required to respond unless the form displays a currently valid OMB control number.
 SEC 1474 (9-02)

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

(e.g., puts, calls, warrants, options, convertible securities)															
Security	Conversion	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	Code		5. Numb of Deriv Secur Acqui (A) of Dispo of (D) (Instr. 4, and	per rative rities ired r osed) . 3,	and Expiration Date (Month/Day/Year) of Underlying Securities (Instr. 3 and 4)		Derivative Security	9. Number of Derivative Securities Beneficially Owned Following Reported Transaction(s) (Instr. 4)	Security: Direct (D) or Indirect	11. Nature of Indirect Beneficial Ownership (Instr. 4)		
				Code	v	(A)		Date Exercisable	Expiration Date	Title	Amount or Number of Shares				
Series L Conv Pfd Stk	\$ 50 <u>(1)</u>	02/24/2009		Р		360		<u>(2)</u>	<u>(3)</u>	Common Stock	7,200	\$ 255	2,360	D	
Series L Conv Pfd Stk	\$ 50 <u>(1)</u>	02/24/2009		Р		10		<u>(2)</u>	<u>(3)</u>	Common Stock	200	\$ 254.75	2,380	D	
Series L Conv Pfd Stk	\$ 50 <u>(1)</u>	02/24/2009		Р		10		<u>(2)</u>	<u>(3)</u>	Common Stock	200	\$ 254.92	2,370	D	
Series L Conv Pfd Stk	\$ 50 (1)	02/24/2009		Р		10		<u>(2)</u>	<u>(3)</u>	Common Stock	200	\$ 254.93	2,390	D	
Series L Conv Pfd Stk	\$ 50 <u>(1)</u>							<u>(2)</u>	<u>(3)</u>	Common Stock	3,540		177	Ι	By Spouse

Reporting Owners

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

Signatures

Jackie M. Ward/Roger C. McClary POA	02/26/2009		
**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).
- (1) Each share of Series L Convertible Preferred Stock is convertible into 20 shares of common stock, subject to anti-dilution adjustments.
- (2) The Series L Convertible Preferred Stock is convertible immediately upon issuance into common stock at any time at the option of the holder.
- (3) The Series L Convertible Preferred Stock has no expiration date.

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.