FORM 4

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

OMB APPRO	VAL
OMB Number:	3235-0287
Estimated average bu	ırden
hours per response	0.5

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

ess of Reporting Persons K. RYON STREET (Street) NC 28255 (State) on a separate line for eac	(Middle) (Zip) 2. Transaction Date (Month/Day/Year)	BANK 3. Date of 11/30/2 4. If Amodelia and 11/30/2 4. If Amodelia and 11/30/2 2A. De Execut and 11/30/2 (Month	OF of Ear 2009 endm endm of Ear of Ear	rliest Tra	RICA ansaction te Orig	COR on (Mo nal Fil	P /DE Onth/Da led(Mont Derivation 4. S (A) (Ins	y/Year) h/Day/Year)	ries Acquired d of (D) (5)	Director X Officer (given by the content of the con	(Check tetitle below) Pres, Gl rr Joint/Grou One Reporting More than One of, or Bene Securities Be- gring Reporter	Othe bl Bkg & Mar p Filing/Check Person Reporting Person ficially Owner eneficially d d	c) Owner r (specify belo kets Applicable Lir d . Ownership orm: Direct (D)	
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2. 3. Transaction 3A. Deemed Execution Date, i any			4. 5. Nun Transaction Deriva Code Securi			mber of attive and Expiratities (Month/Day		reisable 7. Title ion Date of Under V/Year) Securiti		nd Amount lying	Derivative Security	Derivative Securities	Ownersh Form of	of Indire Benefici
rsion Date	3A. Deemed Execution Date, if	4. 5. Numl Transaction Derivati			rrants, options, converse of 6. Date Exerctive and Expiration		reisable 7. Title of Under		nd Amount lying	Derivative	Derivative	Ownersh		
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	Relationships			
Reporting Owner Name / Address	Director	10% Owner	Officer	Other
Montag Thomas K. 100 NORTH TRYON STREET CHARLOTTE, NC 28255			Pres, Glbl Bkg & Markets	

Signatures

Thomas K. Montag/Roger C. McClary POA	12/01/2009
**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 Stock Unit is the economic equivalent of one share of Bank of America common stock.
- (2) The Stock Units were awarded pursuant to the terms of a Stock Unit Award Agreement which is exempt under Rule 16b-3(d). These units vest upon grant and are payable solely in cash as follows: 1/36th of the Stock Units shall be paid on the last business day of each month during the three year period beginning in January 2011 and ending in December 2013.

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.