

FORM 4

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

OMB APPROVAL	
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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 Type Responses)

1. Name and Address of Reporting Person Montag Thomas K.		2. Issuer Name and Ticker or Trading Symbol BANK OF AMERICA CORP /DE/ [BAC]		5. Relationship of Reporting Person(s) to Issuer (Check all applicable) Director _____ 10% Owner _____ <input checked="" type="checkbox"/> Officer (give title below) _____ Pres, Gbl Bkg & Markets	
(Last) (First) (Middle) 100 NORTH TRYON STREET		3. Date of Earliest Transaction (Month/Day/Year) 12/31/2009			
(Street) CHARLOTTE, NC 28255		4. If Amendment, Date Original Filed (Month/Day/Year)		6. Individual or Joint/Group Filing (Check Applicable Line) <input checked="" type="checkbox"/> Form filed by One Reporting Person <input type="checkbox"/> 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. Transaction Code (Instr. 8)		4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)			5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)
			Code	V	Amount	(A) or (D)	Price			
Common Stock	01/01/2010		M		297,816	A	\$ 15.125	297,816	D	
Common Stock	01/01/2010		F(1)		149,564	D	\$ 15.125	148,252	D	
Common Stock	01/02/2010		M		465,225	A	\$ 15.06	613,477	D	
Common Stock	01/02/2010		F(1)		227,436	D	\$ 15.06	386,041	D	
Common Stock								179,383	I	GRAT

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

SEC 1474 (9-02)
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Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned
(e.g., puts, calls, warrants, options, convertible securities)

1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transaction Code (Instr. 8)		5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)		6. Date Exercisable and Expiration Date (Month/Day/Year)		7. Title and Amount of Underlying Securities (Instr. 3 and 4)		8. Price of Derivative Security (Instr. 5)	9. Number of Derivative Securities Beneficially Owned Following Reported Transaction(s) (Instr. 4)	10. Ownership Form of Derivative Security: Direct (D) or Indirect (I) (Instr. 4)	11. Nature of Indirect Beneficial Ownership (Instr. 4)
				Code	V	(A)	(D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares				
Stock Units	\$ 0 (2)	12/31/2009		A		307,172		(3)	(3)	Common Stock	307,172	\$ 0	599,496	D	
Restricted Stock Units	\$ 0	01/01/2010		M		297,816		(4)	01/01/2011	Common Stock	297,816	\$ 0	297,815	D	
Restricted Stock Units	\$ 0	01/02/2010		M		465,225		(5)	01/02/2012	Common Stock	465,225	\$ 0	930,449	D	

Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
Montag Thomas K. 100 NORTH TRYON STREET CHARLOTTE, NC 28255			Pres, Gbl Bkg & Markets	

Signatures

Thomas K. Montag/Roger C. McClary POA	01/05/2010
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) Disposition of shares to the issuer to satisfy the tax withholding obligation associated with the vesting of restricted stock which is exempt under Rule 16b-3(e).

(2) Each Stock Unit is the economic equivalent of one share of Bank of America common stock.

(3) 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 2010 and ending in December 2012.

(4) These Restricted Stock Units, which are exempt under Rule 16b-3(d), vest one third six months after the grant date and one third each on 1/01/2010 and 1/01/2011.

(5) These restricted stock units, which are exempt under Rule 16b-3(d), vest in three equal installments commencing on the first anniversary of the grant date.

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

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