FORM 4	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).

(Print or Type Perponses)

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

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SEC 1474 (9-02)

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)		Person [*]	2. Issuer Name	and Tick	er or	Trading S	vmbol	1	5. Relationship of Reporting Per	son(s) to Iss	uer	
1. Name and Address of Reporting Person [*] NEIL COTTY			BANK OF A			0	•		(Check all applicable) Director			
			3. Date of Earlie 05/21/2010	st Transac	tion ((Month/D	ay/Yea	X Officer (give title below) Other (specify below) Chief Accounting Officer				
CHARLOTTE, NC 2	4. If Amendmen	t, Date Or	igina	l Filed(Mor	nth/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									ly Owned			
1.Title of Security (Instr. 3)		Date (Month/Day/Year)				4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)			Beneficially Owned Following Reported Transaction(s)	6. Ownership Form:	Beneficial	
			Month/Day/Year)	Code	v	Amount	(A) or (D)	Price		Direct (D) or Indirect (I) (Instr. 4)	Ownership (Instr. 4)	
Common Stock		05/21/2010		S ⁽¹⁾		5,000	D	\$ 15.2456 <u>(2)</u>	37,399 ⁽³⁾	D		
Common Stock		05/10/2010		G	V	1,363	D	\$ 0	43,706 ⁽⁴⁾	Ι	By Revocable Trust	
Common Stock		05/12/2010		G	v	233	D	\$ 0	43,473	Ι	By Revocable Trust	
Common Stock									3,056.81	Ι	Thrift Trust	

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

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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	2.	3. Transaction	3A. Deemed	4.		5. (6. Date Exercisable		7. Title and		8. Price of	9. Number of	10.	11. Nature
Derivative	Conversion	Date	Execution Date, if	Transacti	ion	Number		and Expirati	on Date	Amount of		Derivative	Derivative	Ownership	of Indirect
Security	or Exercise	(Month/Day/Year)	any	Code		of	of (Month/Day/Y		/Year)	Underlying		Security	Securities	Form of	Beneficial
(Instr. 3)	Price of		(Month/Day/Year)	(Instr. 8)		Deriv	Derivative		Securities (In		(Instr. 5)	Beneficially	Derivative	Ownership	
	Derivative					Secu	Securities ((Instr. 3 and			Owned	Security:	(Instr. 4)	
	Security					Acquired			4)			Following	Direct (D)		
				(A) or							1	or Indirect			
				Disposed						Transaction(s)	(I)				
					of (D)							(Instr. 4)	(Instr. 4)		
					(Instr. 3,										
					4, and 5)										
											Amount				
								Dete	E		or				
									Expiration	Title	Number				
								Exercisable	Date		of				
				Code	V	(A)	(D)				Shares				

Reporting Owners

	Relationships								
Reporting Owner Name / Address	Director	10% Owner	Officer	Other					
NEIL COTTY 100 NORTH TRYON STREET CHARLOTTE, NC 28255			Chief Accounting Officer						

Signatures

Neil Cotty/Roger C. McClary POA	05
**Signature of Reporting Person	

05/25/2010 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) Sale of shares in accordance with a written plan established April 20, 2010 pursuant to the requirements of Rule 10b5-1 under the Securities Exchange Act of 1934, as amended.
- (2) The price in column 4 is a weighted average price. The prices actually paid ranged from \$15.00 per share to \$15.48 per share. Upon request from the Securities and Exchange Commission staff, the issuer or a security holder of the issuer, the reporting person will provide full information regarding the number of shares sold within the range.
- (3) On May 7. 2010, 15,000 shares formerly held in the reporting person's revocable trust were transferred to the reporting person.
- (4) On February 26, 2010, 46,667 shares previously owned by the reporting person were transferred to the reporting person's revocable trust.

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.