FORM 4	4
--------	---

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

OMB APPROVAL OMB Number: 3235-0287 Estimated average burden hours per response... 0.5

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

1. Name and Address NEIL COTTY	2. Issuer Name BANK OF A			0	·	5. Relationship of Reporting Person(s) to Issuer (Check all applicable) Director10% Owner					
(Last) 100 NORTH TRY	3. Date of Earlie 06/18/2010	est Transac	tion	(Month/Da	ny/Yea	XOfficer (give title below) Other (specify below) Chief Accounting Officer					
CHARLOTTE, N	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)	(City) (State) (Zip) Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned										
(Instr. 3) Date (Month/Day/Year) a		2A. Deemed Execution Date, if any (Month/Day/Year)	Code		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)	· · ·	Beneficial Ownership	
				Code	v	Amount	(A) or (D)	Price		or Indirect (I) (Instr. 4)	(Instr. 4)
Common Stock		06/18/2010		S ⁽¹⁾		5,000	D	\$ 15.8286 (2)	32,399	D	
Common Stock									43,473	I	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.

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.

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 Exer	cisable	7. Tit	le and	8. Price of	9. Number of	10.	11. Nature
Derivative	Conversion	Date	Execution Date, if	Transacti	ion	Number		and Expirati	biration Date Amount of		unt of	Derivative	Derivative	Ownership	of Indirect
Security	or Exercise	(Month/Day/Year)	any	Code		of		(Month/Day	/Year)	Underlying		Security	Securities	Form of	Beneficial
(Instr. 3)	Price of		(Month/Day/Year)	(Instr. 8)		Derivative			Securities		(Instr. 5)	Beneficially	Derivative	Ownership	
	Derivative					Securities				(Instr. 3 and			Owned	Security:	(Instr. 4)
	Security				Acquired				4)			0	Direct (D)		
					(A) or							1	or Indirect		
					Disposed							Transaction(s)			
					of (D)							(Instr. 4)	(Instr. 4)		
					(Instr. 3,										
					4, and 5)										
											Amount				
								Date	Expiration		or				
								Exercisable	*	Title	Number				
								Excicisable	Duit		of				
				Code	V	(A)	(D)				Shares				

Reporting Owners

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

Signatures

**Signature of Reporting Person

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).
- 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 (1) amended.
- The price in column 4 is a weighted average price. The prices actually paid ranged from \$15.74 per share to \$15.88 per share. Upon request from the Securities and Exchange (2) Commission staff, the issuer or a security holder of the issuer, the reporting person will provide full information regarding the number of shares purchased within the range.

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.