FORM 4

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

OMB APPROVAL

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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

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(Print or Type	<u> </u>											I					
Name and Montag Tl		Reporting Person*		2. Issuer BANK			d Ticker of ERICA		0 ,				ationship Director		ig Person(s) to all applicab		
100 NOR		(First) N STREET		3. Date of 01/15/20		liest T	Transaction	n (Mont	h/Day	Year)		_X_ (Officer (give	Co-chief	Oth Operating C	er (specify be officer	ow)
CHARLO	TTE NC	(Street)		4. If Ame	ndm	ent, E	Date Origin	nal Filed	(Month/	Day/Year)		_X_ For	rm filed by	One Reporting I	p Filing(Check Person Reporting Person		ine)
(City)		(State)	(Zip)				Table I -	Non-D	erivat	ive Securiti	es Acau	ired. D	Disposed	of, or Benef	ficially Own	ed	
1.Title of Sec (Instr. 3)	curity		2. Transaction Date (Month/Day/Year)	2A. Dee Executionary (Month/	n Da	ate, if	3. Trans Code (Instr. 8)	action	4. Sec (A) o	curities Acq r Disposed . 3, 4 and 5	uired of (D)	5. Am Owne Trans	nount of S	Securities Being Reporte	eneficially	6. Ownership Form: Direct (D)	
							Code	V	Amo	unt (A) or (D)	Price					or Indirect (I) (Instr. 4)	(Instr. 4)
Common S	Stock		01/15/2013				М		10,4	82 A	\$ 0 (1)	30,3	57			D	
Common S	Stock		01/15/2013				D		10,4	82 D	\$ 11.55	19,8	75			D	
Common S	Stock											7,55	6			I	Family Trust
Common S	Stock											163,	080			I	GRAT V
Common Stock											1,34	2,338			I	GRAT VI	
Reminder: R	eport on a se	parate line for each	class of securities b	eneficially	y ow	ned d	irectly or	_	•								
								in thi	is forr		required	d to re	spond (ion contain form displ		C 1474 (9-02)
			Table II -							of, or Ben		Owne	d				
1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)		4. 5. N if Transaction of I Code Sec r) (Instr. 8) Acc or I of ((Instr. 8)		5. No of D Securation Securation Securation Securation Securation Securation Securation Securation Security Sec	umber erivative arities uired (A) isposed D) r. 3, 4,	6. Date Exercisable and			7. Titl of Un Secur	7. Title and Amount of Underlying Securities (Instr. 3 and 4)		8. Price of Derivative Security (Instr. 5)	Derivative Securities Beneficially Owned Following Reported Transaction	Owner Form of Deriva Securi Direct or Indi	Owners (y: (D) rect
				Code	V	(A)	(D)	Date Exercis		Expiration Date	Title		Amount or Number of Shares		(Instr. 4)	(Instr.	4)
2012 Cash Settled Restricted Stock	\$ 0 (1)	01/15/2013		М			10,482	<u>(2</u>) ()2/15/201	1	imon ock	10,482	\$ 0 (1)	10,483	D	

Reporting Owners

Units

			Relationships	
Reporting Owner Name / Address	Director	10% Owner	Officer	Other
Montag Thomas K. 100 NORTH TRYON STREET CHARLOTTE, NC 28255			Co-chief Operating Officer	

Signatures

homas K. Montag/Roger C. McClary POA	01/16/2013
**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.
- These restricted stock units were awarded on February 15, 2012 pursuant to the terms of a Restricted Stock Unit Award Agreement which is exempt under Rule 16b-3(d). These units vest

(2) and are payable solely in cash as follows: 1/12th of the stock units will vest and become payable on the 15th day of each month during the twelve month period beginning in March 2012 and ending in February 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.