### FORM 5

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

OMB APPR	DVAL	
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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). Form 3 Holdings Reported

Form 4 Transactions

Reported

# ANNUAL 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	of Reporting Pe	erson*	2. Issuer Name and BANK OF AM		2 3		]	5. Relationship of Reporting Per (Check all app		uer
(Last)	(First)	(Middle)	3. Statement for Is (Month/Day/Year)		ar Ended			X Officer (give title below) Chief Accounting	Other (specifing Officer	y below)
100 NORTH TRY	ON STREE	T	12/31/2014							
	(Street)		4. If Amendment,	Date Original F	iled(Month/	Day/Year)		6. Individual or Joint/Group Rep (check applicab		
CHARLOTTE, N	C 28255							_X_Form Filed by One Reporting Person Form Filed by More than One Report		
(City)	(State)	(Zip)	Tal	ble I - Non-Der	ivative So	ecurities	s Acqu	ired, Disposed of, or Beneficial	ly Owned	
1.Title of Security (Instr. 3)		Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)		4. Securi (A) or D (Instr. 3,	isposed 4 and 5) (A) or	of (D)	5. Amount of Securities Beneficially Owned at end of Issuer's Fiscal Year (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)
Common Stock		05/05/2014		G	1,327	D	\$ 0	26,367	D	
Common Stock		05/06/2014		G	671	D	\$ 0	25,696	D	
Common Stock								3,129.06	I	By 401k
Common Stock								92,289	I	By Revocable Trust
Common Stock								136,210	I	GRAT

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.

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

Security (Instr. 3)	Conversion	Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	Code (Instr. 8)	5. Numb of Deriva Securi Acqui (A) or Dispo of (D) (Instr. 4, and	er ative ities red sed 3,	6. Date Exer and Expirati (Month/Day	on Date /Year)	7. Tit Amou Under Secur (Instr 4)	int of rlying	Derivative Security (Instr. 5)	Derivative Securities Beneficially Owned at	Ownership Form of Derivative Security: Direct (D) or Indirect (I)	11. Nature of Indirect Beneficial Ownership (Instr. 4)	
					(A)		Date Exercisable	Expiration Date	Title	Amount or Number of 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**

Ne	il Cotty/Evelyn King POA	02/12/2015
	**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).

Note: File three copies of this Form, one of which must be manually signed. If space provided 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.