

FORM 3

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

OMB APPROVAL

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INITIAL STATEMENT OF 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* CURL GREGORY L		2. Date of Event Requiring Statement (Month/Day/Year) 06/30/2009		3. Issuer Name and Ticker or Trading Symbol BANK OF AMERICA CORP /DE/ [BAC]	
(Last) (First) (Middle) 100 NORTH TRYON STREET		4. Relationship of Reporting Person(s) to Issuer (Check all applicable) ☐ Director ☐ 10% Owner ☒ Officer (give title below) ☐ Other (specify below) Chief Risk Officer		5. If Amendment, Date Original Filed(Month/Day/Year)	
(Street) CHARLOTTE, NC 28255				6. Individual or Joint/Group Filing(Check Applicable Line) ☒ Form filed by One Reporting Person ☐ Form filed by More than One Reporting Person	
(City) (State) (Zip)		Table I - Non-Derivative Securities Beneficially Owned			

1. Title of Security (Instr. 4)	2. Amount of Securities Beneficially Owned (Instr. 4)	3. Ownership Form: Direct (D) or Indirect (I) (Instr. 5)	4. Nature of Indirect Beneficial Ownership (Instr. 5)
Common Stock	218,939	D	
Common Stock	12,472.24	I	Thrift Trust

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

SEC 1473 (7-02)

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

1. Title of Derivative Security (Instr. 4)	2. Date Exercisable and Expiration Date (Month/Day/Year)		3. Title and Amount of Securities Underlying Derivative Security (Instr. 4)		4. Conversion or Exercise Price of Derivative Security	5. Ownership Form of Derivative Security: Direct (D) or Indirect (I) (Instr. 5)	6. Nature of Indirect Beneficial Ownership (Instr. 5)
	Date Exercisable	Expiration Date	Title	Amount or Number of Shares			
Option, Right to Buy	(1)	01/03/2010	Common Stock	150,000	\$ 24.22	D	
Option, Right to Buy	(2)	02/01/2011	Common Stock	150,000	\$ 26.64	D	
Option, Right to Buy	(3)	02/01/2012	Common Stock	150,000	\$ 30.68	D	
Option, Right to Buy	(4)	02/03/2013	Common Stock	150,000	\$ 35.02	D	
Option, Right to Buy	(5)	02/02/2014	Common Stock	120,000	\$ 40.78	D	
Option, Right to Buy	(6)	02/15/2018	Common Stock	125,000	\$ 42.7	D	
Option, Right to Buy	(7)	02/15/2016	Common Stock	150,000	\$ 44.36	D	
Option, Right to Buy	(8)	02/01/2015	Common Stock	105,000	\$ 46.68	D	
Option, Right to Buy	(9)	02/15/2017	Common Stock	150,000	\$ 53.85	D	
Restricted Stock Units	(10)	02/15/2010	Common Stock	29,703	\$ 0	D	
Restricted Stock Units	(10)	02/15/2011	Common Stock	89,098	\$ 0	D	

Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
CURL GREGORY L 100 NORTH TRYON STREET CHARLOTTE, NC 28255			Chief Risk Officer	

Signatures

Gregory L. Curl/Roger C. McClary POA		07/03/2009
**Signature of Reporting Person		Date

Explanation of Responses:

- * If the form is filed by more than one reporting person, *see* Instruction 5(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) This option vested in three equal installments commencing January 3, 2001.
- (2) This option vested in three equal installments commencing February 1, 2002.
- (3) The option vested 50% on June 23, 2003, and 50% on November 17, 2004.
- (4) These options, which are exempt under Rule 16b-3(d), vested in three equal installments commencing February 3, 2004.
- (5) These options, which are exempt under Rule 16b-3(d), vest in three equal installments commencing February 2, 2005.
- (6) These options, which are exempt under Rule 16b3-(d), fully vest on February 15, 2011. The proceeds must be held for a three year period after exercise.
- (7) These options vest in three equal installments commencing February 15, 2007.
- (8) These options, which are exempt under Rule 16b-3(d), vest in three equal installments commencing on February 1, 2006.
- (9) These options, which are exempt under Rule 16b-3(d), fully vest on the third anniversary of the grant date. The proceeds must be held for three years following exercise.
- (10) These restricted stock units, which are exempt under Rule 16b-3(d), vest on the third anniversary of the grant date.

Remarks:
curl.TXT

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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POWER OF ATTORNEY

Know all by these presents, that the undersigned hereby Constitutes and appoints each of Roger C. McClary, Jane R. Smith, Linda M. Sinkevitch and Kenneth N. Caesar as the undersigned's true and lawful attorneys-in-fact to:

1. execute for and on behalf of the undersigned, in the undersigned's capacity as a reporting person pursuant to Section 16 of the Securities Exchange Act of 1934, as amended (the "Exchange Act"), and the rules thereunder of Bank of America Corporation (the "Company"), Forms 3, 4 and 5 in accordance with Section 16(a) of the Exchange Act;
2. do and perform any and all acts for and on behalf of the undersigned which may be necessary or desirable to complete and execute any such Form 3, 4 or 5 and timely file such form with the United States Securities and Exchange Commission and the New York Stock Exchange or similar authority; and
3. take any other action of any type whatsoever in connection with the foregoing which, in the opinion of any of such attorneys-in-fact, may be of benefit to, in the best interest of, or legally required by, the undersigned, it being understood that the documents executed by any of such attorneys-in-fact on behalf of the undersigned pursuant to this Power of Attorney shall be in such form and shall contain such terms and conditions as any of such attorneys-in-fact may approve in the discretion of any of such attorneys-in-fact.

The undersigned hereby grants to each such attorney-in-fact Full Power and authority to do and perform any and every act and thing Whatsoever requisite, necessary, or proper to be done in the exercise of any of the rights and powers herein granted, as fully to all intents and purposes as the undersigned might or could do if personally present, with full power of substitution or revocation, hereby ratifying and confirming all that any of such attorneys-in-fact, or the substitute or substitutes of any of such attorneys in-fact, shall lawfully do or cause to be done by virtue of this Power of Attorney and the rights and powers herein granted. The undersigned acknowledges that the foregoing attorneys-in-fact, in serving in such capacity at the request of the undersigned, are not assuming, nor is the Company assuming, any of the undersigned's responsibilities to comply with Section 16 of the Exchange Act. This Power of Attorney shall remain in full force and effect Until The undersigned is no longer required to file Forms 3, 4 and 5 with Respect to the undersigned's holdings of and transactions in securities issued by the Company, unless earlier revoked by the undersigned in a signed writing delivered to the foregoing attorneys-in-fact.

IN WITNESS WHEREOF, the undersigned has caused this Power of Attorney to be executed as of this 26th day of June, 2009.

Signature: /S/ Gregory L. Curl

Name: Gregory L. Curl