



EDGA & EDGX STOCK EXCHANGES			
Regulatory Information Circular			
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Subject: Market-Linked Step Up Return Notes Linked to the S&P 500 Index due on October 28, 2011

Background Information on the Notes

As more fully described in the Prospectus Supplement (Registration No. 333-158663), the Step Up Notes linked to the S&P 500® Index due October 28, 2011 (the "Notes") are senior, unsecured debt securities of Bank of America Corporation ("BAC") and are not guaranteed or insured by the Federal Deposit Insurance Corporation ("FDIC") or secured by collateral. The Notes will rank equally with all of BAC's other unsecured and unsubordinated debt, and any payments due on the Notes, including any repayment of principal will be subject to the credit risk of BAC. According to the prospectus for the Notes, the Notes are designed for investors who anticipate that the level of the S&P 500 Index will increase over the term of the Notes from the Starting Value to the Ending Value (as defined in the prospectus). Investors must be willing to forego interest payments on the Notes and be willing to bear the risk of loss of all or substantially all of their investment.

For additional information regarding the Notes, including the applicable risk factors, please consult the Prospectus Supplement, filed with the Securities and Exchange Commission by BAC.

Trading Hours

Trading in the shares on EDGA and EDGX Exchanges (the "Exchanges") is on a UTP basis and is subject to the Exchanges equity trading rules. The shares will trade from 8:00 a.m. until 8:00 p.m. Eastern Time. Members trading the shares during the Extended Market Sessions (Pre-opening and Post-closing sessions) are exposed to the risk of the lack of the calculation or dissemination of underlying index value or intraday indicative value ("IIV"). For certain derivative securities products, an updated underlying index value or IIV may not be calculated or publicly disseminated in the Extended Market hours. Since the underlying index value and IIV are not calculated or widely disseminated during Extended Market hours, an investor who is unable to calculate implied values for certain derivative securities products during Extended Market hours may be at a disadvantage to market professionals.

Trading Halts

The Exchanges will halt trading in the Shares of a Trust in accordance with Exchange Rules 14.1(c)(4). The grounds for a halt under this Rule include a halt by the primary market because it stops trading the Shares and/or a halt because dissemination of the IIV or applicable currency

spot price has ceased, or a halt for other regulatory reasons. In addition, the Exchanges will stop trading the Shares of a Trust if the primary market de-lists the Shares.

Exchange Rules Applicable to Trading in the Notes

The Notes are considered equity securities, thus rendering trading in the Notes subject to the Exchange's existing rules governing the trading of equity securities.

This Regulatory Information Circular is not a statutory Prospectus. Members should consult the Trust's Registration Statement, SAI, Prospectus and the Fund's website for relevant information.

Appendix A

Ticker	Fund Name	Cusip
SKN	Market-Linked Step Up Return Notes Linked to the S&P 500 Index due on October 28, 2011	06052E434