



<b>EDGA &amp; EDGX STOCK EXCHANGES</b>			
Regulatory Information Circular			
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**Subject:       SPX Accelerated Return Notes due September 30, 2011**  
**SPX Capped Leveraged Index Return Notes due July 27, 2012**  
**SPX Market Index Target Term Securities due July 31, 2015**

**SPX Accelerated Return Notes Linked to the S&P 500 Index**

The Accelerated Return Notes linked to the S&P 500 Index due August 30, 2011 (the "Notes") are senior, unsecured debt securities of BAC and are not guaranteed or insured by the 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. The Notes provide a leveraged return for investors, subject to a cap, if the level of the S&P 500 Index (the "Index") increases moderately from the Starting Value of the Index, as determined on the date the Notes were priced for initial sale to the public (the "Pricing Date"), to the Ending Value of the Index, as determined during the Maturity Valuation Period. Investors must be willing to forego interest payments on the Notes and be willing to accept a return that is capped or a repayment that is less, and potentially significantly less, than the Original Offering Price of the Notes.

**SPX Capped Leveraged Index Return Notes Linked to the S&P 500 Index**

The Capped Leveraged Index Return Notes, due on July 27, 2012 (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. The Notes provide a leveraged return for investors, subject to a cap, if the level of the S&P 500 Index (the "Index") increases moderately from the Starting Value of the Index, determined on July 29, 2010, the date the Notes were priced for initial sale to the public (the "Pricing Date"), to the Ending Value of the Index, determined during the Maturity Valuation Period. Investors must be willing to forego interest payments on the Notes and be willing to accept a return that is capped or a repayment that is less, and potentially significantly less, than the Original Offering Price of the Notes.

**SPX Market Index Target Term Securities Linked to the S&P 500 Index**

The Market Index Target Term Securities ("MITTS") are senior unsecured notes issued by BAC. The MITTS provide investors with a 100% participation rate in increases in the level of the Dow Jones Industrial Average ("Index") from starting value, determined on the pricing date, subject to a maximum return, as described in the pricing supplement. The MITTS have a \$10 principal amount and provide for 100% principal protected at maturity. Bank of America will not pay

interest on MITTS. The MITTS will rank equally with all other unsecured and unsubordinated debt of Bank of America, and any payments due on the MITTS, including any repayment of principal, will be subject to the credit risk of Bank of America.

It is expected that the market value of the securities will depend substantially on the value of the Index at the maturity valuation period, as described in the prospectus, and be affected by a number of other interrelated factors, including, among other things: the general level of interest rates, the volatility of the Index, the time remaining to maturity, the dividend yield of the stocks comprising the Index, and the credit ratings of Bank of America.

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

### **Exchange Rules Applicable to Trading in the Securities**

The Securities are considered equity securities, thus rendering trading in the Securities subject to the Exchanges' existing rules governing the trading of equity securities.

### **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.

**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

<b>Ticker</b>	<b>Fund Name</b>	<b>Cusip</b>
ACK	SPX Accelerated Return Notes due September 30, 2011	06052K380
CDK	SPX Capped Leveraged Index Return Notes due July 27, 2012	06052K356
MHM	SPX Market Index Target Term Securities due July 31, 2015	06052K448