



STOCK EXCHANGE			
Regulatory Information Circular			
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Subject: Bank of America 1% Capital Protected Equity Performance Linked Securities

Information on the Notes

On October 20, 2008, the International Securities Exchange (“ISE”) will begin to trade Bank of America 1% Capital Protected Equity Performance Linked Securities “Basket CYCLES, due May 27, 2010, Linked to a “70/30” Basket of Four Indices and an Exchange Traded Fund. The notes are unsecured senior notes.

Priced at \$1000 per note, the notes accrue interest at a fixed rate of 1% per annum. Interest will be paid on May 27 and November 27 of each year, beginning November 27, 2005. The sum of the semi-annual interest payments that we will pay over the term of the notes will equal 5% of the principal amount of the notes, the “Total Interest Percentage”.

At maturity, per each note, holders will receive the principal amount of the notes and a final interest payment. In addition, a possible “Supplemental Redemption Amount,” depending upon the group, or “Basket” of four selected stock indices and an exchange traded fund over the term of the notes. The four stock indices are the S&P 500 Index, the S&P MidCap 400 Index, the Russell 2000 Index, and the Dow Jones EURO STOXX 50 Index. The Exchange Traded Fund is the iShares Lehman Aggregate Bond Fund.

The supplemental Redemption Amount, if any, will be determined as follows: (A) if the Average Basket Return is less than or equal to the Total Interest Percentage, then the Supplemental Redemption Amount will equal \$0.00. (B) If the Average Basket Return is greater than the Total Interest Percentage, then the Supplemental Redemption Amount for each \$1000 principal amount of the notes will equal the product of (i) \$1000 and (ii) the Average Basket Return minus the Total Interest Percentage.

The “Average Basket Return” is the percentage change between (a) the Basket Level on the pricing date and (b) the arithmetic average of the Basket Level on each of the five annual valuation dates following the pricing date of the notes.

Since all payments, which may be due to holders of BOA.T, are the sole responsibility of the Issuer, it is the credit of Bank of America that stands behind BOA.T.

The notes are issued in minimum denominations of \$1000 and whole multiples of \$1000.

Information concerning taxation may be found in the Prospectus.

The Trustee for this security is The Bank of New York.

Trading in the shares on ISE is on a UTP basis and is subject to ISE equity trading rules. The shares will trade from 9:00 a.m. until 4:00 p.m. Eastern Time. Equity Electronic Access Members ("Equity EAMs") trading the shares during the Pre-Market Session 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 Pre-Market hours. Since the underlying index value and IIV are not calculated or widely disseminated during Pre-Market hours, an investor who is unable to calculate implied values for certain derivative securities products during Pre-Market hours may be at a disadvantage to market professionals.

Equity EAMs also should review [NASD Notice to Members 03-71](#) for guidance on trading these products. The Notice reminds members of their obligations to: (1) conduct adequate due diligence to understand the features of the product; (2) perform a reasonable-basis suitability analysis; (3) perform customer-specific suitability analysis in connection with any recommended transactions; (4) provide a balanced disclosure of both the risks and rewards associated with the particular product, especially when selling to retail investors; (5) implement appropriate internal controls; and (6) train registered persons regarding the features, risk and suitability of these products.

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

Appendix A
Exchange-Traded Fund Symbol CUSIP Number

Ticker	Fund Name	CUSIP Number
BOA.T	Bank of America 1% Capital Protected Equity Performance Linked Securities "Basket CYCLES, due May 27, 2010, Linked to a "70/30" Basket of Four Indices and an Exchange Traded Fund	060 50M EW3