

STOCK EXCHANGE			
Regulatory Information Circular			
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Subject: Market Index Target Term Securities Linked to the Dow Jones Industrial Average due December 2, 2014

Background Information on the Security

As more fully set forth in the Prospectus Supplement (333-158663), the Market Index Target Term Securities (“MITTS”) are senior unsecured notes issued by Bank of America Corporation (“Bank of America”). 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 Securities, including the applicable risk factors, please consult the Prospectus Supplement, filed with the Securities and Exchange Commission by Bank of America.

Exchange Rules Applicable to Trading in the Security

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

Trading Hours

Trading in the Shares on ISE is on a UTP basis and is subject to ISE equity trading rules. The Shares will trade from 8:00 a.m. until 8:00 p.m. Eastern Time. Equity Electronic Access Members (" Equity EAMs") trading the Shares during the Extended Market 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

ISE will halt trading in the Shares in accordance with ISE Rule 2101(a)(2)(iii). 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, ISE will stop trading the Shares if the primary market de-lists the Shares.

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

Ticker	Fund Name	Cusip
MMF	Market Index Target Term Securities Linked to the Dow Jones Industrial Average due December 2, 2014	06052E574