

SECURITIES AND EXCHANGE COMMISSION
WASHINGTON, D. C. 20549

FORM 8-K

CURRENT REPORT

Pursuant to Section 13 or 15(d) of the
Securities Exchange Act of 1934

April 15, 2001

Date of report (Date of earliest event reported)

Bank of America National Association (USA)

on behalf of the
First Omni Bank Credit Card Master Trust

(Exact name of registrant as specified in its charter)

U.S.A. 0-23973 86-0645265

(State or other jurisdiction (Commission (I.R.S. Employer
of incorporation) File Number) Identification Number)

1825 East Buckeye Road
Phoenix, Arizona

85034

(Address of principal executive offices) (Zip Code)

(704) 386-4103

(Registrant's telephone number, including area code)

N/A

(Former Name or Former Address, if Changed Since Last Report)

Item 7. Exhibits.

(c) Exhibits

Exhibit Number	Description
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20	Monthly Series 1996-A Certificateholders' Statement for the April 16, 2001 Distribution Date and the related Monthly Period.
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SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, as amended, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

FIRST OMNI CREDIT CARD MASTER TRUST

By: BANK OF AMERICA NATIONAL ASSOCIATION (USA)

Transferor and Servicer

By /s/ VICTORIA J. JAHANBANI

Name: Victoria J. Jahanbani
Title: Vice President

Date: April 15, 2001

INDEX TO EXHIBITS

Exhibit Number	Exhibit Description
- - - - -	- - - - -
20	Monthly Series 1996-A Certificateholders' Statement for the April 16, 2001 Distribution Date and the related Monthly Period.
99.1	Transfer and Assumption Agreement, dated as of April 25, 1998, among First Omni Bank, N.A., Bank of America National Association (USA) and the Bank of New York, as Trustee (incorporated herein by reference to Exhibit 4.1 to Current Report on Form 8-K of First Omni Bank, N.A. (File No. 0-20755), filed on April 6, 1998)

MONTHLY CERTIFICATEHOLDERS STATEMENT
 BANK OF AMERICA NATIONAL ASSOCIATION (USA)
 FIRST OMNI BANK CREDIT CARD MASTER TRUST
 SERIES 1996-A

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Pursuant to the Pooling and Servicing Agreement, dated as of April 1, 1996 (and amended as of April 25, 1998 pursuant to the acquisition of the First Omni Bank Credit Card Master Trust by Bank of America NA, and as may further be amended, from time to time, the "Agreement"), as supplemented by the Series 1996-A Supplement (as amended and Supplemented, the "Series Supplement"), each among Bank of America NA, as Servicer and Bank of New York, as Trustee, the Servicer is required to prepare certain information each month regarding distributions to Certificateholders and the performance of the Trust. The information with respect to the applicable Distribution Date and Monthly Period is set forth below.

Monthly Period: March-01
 Determination Date: 09-Apr-01
 Number of Days in Period: 32
 Distribution Date: 16-Apr-01
 Period 59

(Revolving = 0-48
 Controlled Accumulation = 49-60)

A. ORIGINAL DEAL PARAMETERS

<TABLE>		
<CAPTION>		
<S>	<C>	<C>
(a) Class A Initial Investor Interest	\$442,500,000.00	88.50%
(b) Class B Initial Investor Interest	\$ 25,000,000.00	5.00%
(c) Collateral Initial Interest	\$ 32,500,000.00	6.50%

(d) Total Initial Investor Interest	\$500,000,000.00	
(e) Minimum Transferor Interest	7.00%	
(f) LIBOR as of most recent reset date	5.16375%	
(g) Current Class A Certificate		
Rate 6.65%	6.65000%	
(h) Current Class B Certificate		
Rate ((f) + 0.28%)	5.44375%	
(i) Current Class C Certificate		
Rate (less Spread Acct Amt)		
((f) + 0.425%)	5.58875%	
(i.a) Spread Acct Amount Rate ((f) + 0.20%)	5.36375%	
(j) Net Servicing Fee Rate	0.50%	
(k) Servicer Interchange%	1.00%	
(l) Total Servicing Fee% (j + k)	1.50%	

I. RECEIVABLES IN THE TRUST

(a) Beginning of the Period Principal	
Receivables	\$616,359,599.40
(b) Beginning of the Period Finance	
Charge Receivables	\$14,859,626.78
(c) Beginning of the Period Discounted	
Receivables	\$0.00
(d) Beginning of the Period Total	
Receivables (a + b + c)	\$631,219,226.18
(e) Removed Principal Receivables	\$0.00
(f) Removed Finance Charge Receivables	\$0.00
(g) Removed Total Receivables (e + f)	\$0.00
(h) Additional Principal Receivables	\$0.00
(i) Additional Finance Charge Receivables	\$0.00
(j) Additional Total Receivables (h + i)	\$0.00
(k) End of Period Principal Receivables	\$602,228,513.13
(l) End of Period Finance Charge	
Receivables	\$13,031,874.57
(m) End of Period Discounted	
Receivables	\$0.00
(n) End of Period Total Receivables	
(k + l + m)	\$615,260,387.70

(o) Total Number of Accounts at End of Period	859,129
(p) Total Number of Foreign Accounts at End of Period	1,191
(as a % of Total Number of Accounts) (p/o)	0.14%

</TABLE>

MONTHLY CERTIFICATEHOLDERS STATEMENT
BANK OF AMERICA NATIONAL ASSOCIATION (USA)
FIRST OMNI BANK CREDIT CARD MASTER TRUST
SERIES 1996-A

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100:

II. INVESTOR INTERESTS AND INVESTOR PERCENTAGES

<TABLE>

<CAPTION>

<S>	<C>	<C>
(a) Class A Initial Investor Interest	\$442,500,000.00	88.50%
(b) Class B Initial Investor Interest	\$ 25,000,000.00	5.00%
(c) Collateral Initial Interest	\$ 32,500,000.00	6.50%
(d) Total Initial Investor Interest (a + b + c)		\$500,000,000.00
(e) Beginning of Period Class A Investor Interest	\$442,500,000.00	88.50%
(f) Beginning of Period Class B Investor Interest	\$ 25,000,000.00	5.00%
(g) Beginning of Period Collateral Interest	\$ 32,500,000.00	6.50%
(h) Beginning of Period Total Investor Interest (e + f + g)		\$500,000,000.00
(i) End of Period Class A Investor Interest (e - (IX.b) - (X.f))	\$442,500,000.00	88.50%
(j) End of Period Class B Investor Interest (f - (IX.e) - (X.k))	\$ 25,000,000.00	5.00%
(k) End of Period Collateral Interest (g - (IX.h) - (X.n) - (X.o))	\$ 32,500,000.00	6.50%
(l) End of Period Total Investor Interest (i + j + k)		\$500,000,000.00
(m) Floating Investor Percentage(h / (I.a))		81.1215%
(n) Class A Floating Allocation (e / h)		88.50%
(o) Class B Floating Allocation (f / h)		5.00%
(p) Class C Floating Allocation (g / h)		6.50%
(q) Total Servicing Fee (1*(A.1)/12)	\$625,000.00	
(r) Servicer Interchange (1*(A.k)/12)	\$416,666.67	
(v) Aggregate Investor Default Amount (m*(IV.j))	\$3,112,257.32	

III. TRANSFEROR INTEREST

(a) Beginning Transferor Interest (I.a - II.h)	\$116,359,599.40
(b) Ending Transferor Interest (I.k - II.l)	\$102,228,513.13
(c) Minimum Transferor Interest (A.e * I.k)	\$42,155,995.92
(d) Minimum Aggregate Principal Receivables (II.h)	\$500,000,000.00
(e) Excess Funding Account Balance at end of Period	\$0.00
(f) Sum of Principal Receivables and Excess Funding Account (I.k + e)	\$602,228,513.13

IV. PERFORMANCE SUMMARY

COLLECTIONS:

(a) Collections of Principal Receivables	\$88,111,847.93
(b) Collections of Finance Charge Receivables	\$11,255,333.31
- Receivables (Periodic Charges & Fees)	\$10,191,246.19
- Interchange	\$1,020,523.99
- Recoveries	\$ 43,563.13
(c) Total Collections (a + b)	\$ 99,367,181.24

DELINQUENCIES AND LOSSES:

(d) End of the month delinquencies:	
(e) 31-60 days delinquent	\$11,328,422.20
(f) 61-90 days delinquent	\$7,580,170.22
(g) 91-120 days delinquent	\$5,987,970.24
(h) 121 + days delinquent	\$8,780,400.94
(i) Total 31 + days delinquent (e + f + g + h)	\$33,676,963.60
(j) Aggregate Default Amount	\$3,836,538.18
(k) Recoveries of Principal Receivables (included in (b))	\$ 43,563.13
(l) Net Charge-offs (Aggregate Default Amount less principal recoveries)	\$3,792,975.05

</TABLE>

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BANK OF AMERICA NATIONAL ASSOCIATION (USA)
FIRST OMNI BANK CREDIT CARD MASTER TRUST
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V. ALLOCATION AND APPLICATION OF COLLECTIONS

- - - - -

<TABLE>

<CAPTION>

<S> <C>

(a) Class A Available Funds ((II.n)* [(II.m)*(IV.b)-(II.r)])	\$7,711,738.26
(b) Class A Monthly Interest [(A.g)*(II.a)*(30 days)]/360)	\$2,452,187.50
(c) Class A Servicing Fee [(II.n)*(A.j)*(II.1)]/12)	\$184,375.00
(d) Class A Investor Default Amount ((II.n)*(II.v))	\$2,754,347.73
(e) Class A contribution to Excess Spread (a - b - c - d)	\$2,320,828.03
(f) Class B Available Funds ((II.o)*[(II.m)*(IV.b)-(II.r)])	\$435,691.43
(g) Class B Monthly Interest [(A.h)*(II.b)*(# days)]/360)	\$120,972.22
(h) Class B Servicing Fee [(II.o)*(A.j)*(II.1)]/12)	\$10,416.67
(i) Class B contribution to Excess Spread (f - g - h)	\$304,302.54
(j) Collateral Available Funds ((II.p)*[(II.m)*(IV.b)-(II.r)])	\$566,398.86
(k) Collateral Servicing Fee (if NOT Bank of America NA or Bank of NY)	\$0.00
(l) Collateral Interest contribution to Excess Spread (j - k)	\$566,398.86
(m) Total Excess Spread (e + i + l)	\$3,191,529.43
(n) Class A Required Amount	\$0.00
(o) Class B Required Amount (includes Class B Investor Default Amount (II.o*II.v))	\$155,612.87
(p) Collateral Monthly Interest [(A.i)*(II.c-V.s) + (A.ia*V.s)]*(#days)/360)	\$161,452.78
(q) Coll. Int. Svcg Fee (if Bank of America NA or Bk of NY) [(II.p)*(A.j)* (II.1)]/12)	\$13,541.67
(r) Collateral Interest Default Amount (II.p*II.v)	\$202,296.73
(s) Spread Account Amount (after effects of prior Distribution Date)	\$0.00
(t) Reserve Account Funding Date	month 48
(u) Reserve Fund Cap	1.00%
(v) Required Reserve Account Amount	\$4,425,000.00
(w) Excess Finance Charge Collections (m - n - o - p - q - r)	\$2,658,625.38

</TABLE>

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BANK OF AMERICA NATIONAL ASSOCIATION (USA)
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VI. YIELD and BASE RATE

Base Rate

(The sum of the Class A Monthly Interest,
Class B Monthly Interest, and Collateral
Monthly Interest and the Investor Servicing
Fee (2%) divided by the Investor Interest)

<TABLE>

<CAPTION>

<S>	<C>	<C>
(a) Base Rate (current month)	8.56	
(b) Base Rate (prior month)	8.52	
(c) Base Rate (2 months ago)	8.60	
(d) 3 Month Average Base Rate		8.56

Gross Portfolio Yield

(Finance Charge Collections allocable to
investors/total investor interest)

(e) Gross Portfolio Yield (current month)	21.91	
(f) Gross Portfolio Yield (prior month)	19.77	
(g) Gross Portfolio Yield (2 months ago)	21.79	
(h) 3 Month Average Portfolio Yield		21.16

Portfolio Yield

(Finance Charge Collections allocable to
investors less investor default amount/
total investor interest)

(e) Portfolio Yield (current month)	14.44	
(f) Portfolio Yield (prior month)	13.06	
(g) Portfolio Yield (2 months ago)	15.13	
(h) 3 Month Average Portfolio Yield		14.21

Portfolio Net Yield

(Portfolio Yield minus Base Rate)

(e) Portfolio Adjusted Yield (current month)	5.88	
(f) Portfolio Adjusted Yield (prior month)	4.54	
(g) Portfolio Adjusted Yield (2 months ago)	6.53	
(h) 3 Month Average Portfolio Adjusted Yield		5.65

Excess Finance Charge Yield

(Excess Finance Charge Collections/total
Investor Interest)

(e) Excess Finance Charge Yield (current month)	6.38	
(f) Excess Finance Charge Yield (prior month)	5.04	
(g) Excess Finance Charge Yield (2 months ago)	7.03	
(h) 3 Month Average Excess Finance Charge Yield		6.15

VII. PORTFOLIO PERFORMANCE RATES

	Current Month -----	3 Month Average -----
(a) Net Charge-Offs (Net C/O's as a % of Total Beg Receivables Outstanding)	7.21	
(b) Monthly Principal Payment Rate (% of Total Beg Principal Recvbles Outstanding)	14.30	
(c) Monthly Payment Rate (% of Total Beg Recvbles Outstanding)	15.57	
(d) Gross Porfolio Yield to Investors	21.91	21.16
(e) Investor Default Rate	7.47	6.94%
(f) Portfolio Yield	14.44	14.21%
(g) Base Rate	8.56	8.56%

(h) Portfolio Net Yield	5.88	5.65%
(i) Portfolio Adjusted Yield	5.38	5.15%
(j) Excess Finance Charge Collections %	6.38	6.15%

</TABLE>

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VIII. ACCUMULATION AND PRINCIPAL FUNDING ACCOUNT

<TABLE>

<CAPTION>

<S>

<C>

(a) Cumulative Class A principal distributed to PFA (as of prior distribution date)	\$393,333,333.36
(b) Class A Principal deposited in the PFA	\$49,166,666.67
(c) Total Class A Principal deposited in the PFA (a + b)	\$442,500,000.02
(d) Cumulative Class B principal distributed to PFA (as of prior distribution date)	\$0.00
(e) Class B Principal deposited in the PFA	\$0.00
(f) Total Class B Principal deposited in the PFA (a + b)	\$0.00
(g) Ending PFA balance (c + f)	\$442,500,000.02

IX. PRINCIPAL REPAYMENT

(a) Class A Principal paid (as of prior distribution dates)	\$0.00
(b) Class A Principal payments	\$442,500,000.00
(c) Total Class A Principal paid (a + b)	\$442,500,000.00
(d) Class B Principal paid (as of prior distribution dates)	\$0.00
(e) Class B Principal payments	\$0.00
(f) Class B Principal paid (d + e)	\$0.00
(g) Collateral Principal paid (as of prior distribution dates)	\$0.00
(h) Collateral Principal payments	\$0.00
(i) Total Collateral Principal paid (g + h)	\$0.00

X. INVESTOR CHARGE-OFFS

CLASS A INVESTOR CHARGE-OFFS

(a) Class A Investor Default Amount	\$2,754,347.73
(b) Reimbursed from Class A Available Funds	\$2,754,347.73
(c) Reimbursed from Excess Spread	\$0.00
(d) Reimbursed from Reallocated Principal Collections	\$0.00
(e) Total amount reimbursed in respect of Class A Investor Default Amount	\$2,754,347.73
(f) Class A Investor Charge-Off (a - e)	\$0.00

CLASS B INVESTOR CHARGE-OFFS

(g) Class B Investor Default Amount	\$155,612.87
(h) Reimbursed from Excess Spread	\$155,612.87
(i) Reimbursed from Reallocated Principal Collections	\$0.00
(j) Total amount reimbursed in respect of Class B Investor Default Amount	\$155,612.87
(k) Class B Investor Charge-Off (g - j)	\$0.00

CLASS C INVESTOR CHARGE-OFFS

(l) Collateral Default Amount	\$202,296.73
(m) Reimbursed from Excess Spread	\$202,296.73
(n) Collateral Charge-Off (l - m)	\$0.00
(o) Writedown from Reallocated Principal Collections	\$0.00

</TABLE>

Bank of America NA (USA), as Servicer

By: /s/ VICTORIA J. JAHANBANI

Name: Victoria J. Jahanbani

Title: Vice President