Filed under Rule 424(b)(3), Registration Statement No. 333-152418
Pricing Supplement No. 233 — dated Monday, August 24, 2009 (To: Prospectus Dated July 21, 2008)

ANNUAL Unsecure Notes Redemption Information: Non-Callable Joint Lead Managers and Lead Agents:BofA Merrill Lynch, Incapital LLC Agents: Charles Schwab & Co., Inc., Citi, Morgan Stanley, UBS Investment Bank, Wells Fargo Advisors Offering Dates: Monday, August 24, 2009 through Monday, August 31, 2009 Bank of America InterNote	CUSIP Number	Aggregate Principal Amount	Price to Public	Gross Concession	Net Proceeds	Coupon Type	Coupon Rate	Coupon Frequency	Maturity Date	1st Coupon Date	1st Coupon Amount	Survivor's Option	Product Ranking
Redemption Information: Non-Callable Joint Lead Managers and Lead Agents:BofA Merrill Lynch, Incapital LLC Agents: Charles Schwab & Co., Inc., Citi, Morgan Stanley, UBS Investment Bank, Wells Fargo Advisors Offering Dates: Monday, August 24, 2009 through Monday, August 31, 2009 Trade Date: Monday, August 31, 2009 @ 12:00 PM ET Settlement Date: Thursday, September 03, 2009 Minimum Denomination/Increments: \$1,000.00\\$1,000.00 Moody's Investor Services Rating: Senior: A2 S & P Ratings Services Rating: Senior: A2 Fitch Inc. Rating: Senior: A4 Initial trades settle flat and clear SDFS: DTC Book Entry only DTC Number 02:35 via RBC Dain Rauscher Inc. If the maturity date or an interest payment date for any note is not a business day (as that term is defined in the prospectus), principal, premium, if any, and interest for that note is paid on the next business day, and no interest will accrue from, and	06050WBS3	[\$]	100.000%	1.350%	[\$]	FIXED	5.350%		09/15/2015	03/15/2010	\$28.53	YES	Senior Unsecured
Offering Dates: Monday, August 24, 2009 through Monday, August 31, 2009 Trade Date: Monday, August 31, 2009 @ 12:00 PM ET Settlement Date: Thursday, September 3, 2009 Minimum Denomination/Increments: \$1,000.00*\$1,000.00 Moody's Investor Services Rating: Senior: A2 S & P Ratings Services Rating: Senior: A Fitch Inc. Rating: Senior: A+ Initial trades settle flat and clear SDFS: DTC Book Entry only DTC Number 0235 via RBC Dain Rausscher Inc. If the maturity date or an interest payment date for any note is not a business day (as that term is defined in the prospectus), principal, premium, if any, and interest for that note is paid on the next business day, and no interest will accrue from, and	Redemption Inf	ormation: Non-Callable											Notes
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