



STOCK EXCHANGE			
Regulatory Information Circular			
<b>Circular number:</b>	2008-174	<b>Contact:</b>	Russ Davidson
<b>Date:</b>	October 17, 2008	<b>Telephone:</b>	(646) 805-1857

**Subject: Bank of America Corporation Minimum Return**

**Information on the Notes**

On October 20, 2008, the International Securities Exchange (“ISE”) will begin trading Bank of America Corporation Minimum Return “Index EAGLES,” due August 26, 2010, Linked to the Dow Jones Industrial Average Index. These Notes are not interest bearing.

Priced at \$1,000 per note, at maturity, per each note, investors will receive 100% of the Principal Amount and the Supplemental Redemption Amount depending on the performance of Dow Jones Industrial Average Index.

The Minimum Supplemental Redemption Amount (MSRA) is 4.00%. The Supplemental Redemption Amount is, if any, will be determined as follows:

$\$1,000 \text{ Principal Amount} \times \text{Index Return}$  (If the Index Return is less than MSRA, then the Index Return is the MSRA)

The Index Return is the compounded value of the 16 Periodic Returns on specified Reference Periods, beginning the 21<sup>st</sup> of August, November, February, and May from 2006 thru 2010. The Starting Level of the Index is the Closing Level of the Index on the start of each Reference Period and the Ending Level is the Closing Level of the Index on the end of each Reference Period:

$$\frac{(\text{Ending Level} - \text{Starting Level})}{\text{Starting Level}}$$

The Initial Level is 11,345.05

All payments to investors of BOR.M is the sole responsibility of Bank of America Corporation, it is the credit of Bank of America Securities (Aa2/AA-) that stands behind BOR.M

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

Contact your Tax Advisor for information concerning taxation.

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**

<b>Ticker</b>	<b>Fund Name</b>	<b>CUSIP Number</b>
BOR.M	The American Stock Exchange® (Amex®) today began trading Bank of America Corporation Minimum Return “Index EAGLES,” due August 26, 2010, Linked to the Dow Jones Industrial Average Index.	06050 MFZ5