



STOCK EXCHANGE			
Regulatory Information Circular			
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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 November 23, 2011, Linked to a Basket of Five Indices. The Indices include: The Dow Jones Industrial Average, Standard and Poor’s Midcap 400 Index, Standard and Poor’s Smallcap 600 Index, Dow Jones EURO STOXX 50 Index and the Nikkei 225 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 the five stock indices.

The Minimum Supplemental Redemption Amount (MSRA) is 5.00%. The Supplemental Redemption Amount is, if any, will be determined as follows:

$$\$1,000 \text{ Principal Amount} \times \text{Basket Return}$$

(If the Basket Return is less than MSRA, then the Basket Return is the MSRA)

The Basket Return is the compounded value of the 20 Periodic Returns on specified Reference Periods, beginning the 17th of November, February, May, and August from 2006 thru 2011. The Starting Level of the Basket is the Closing Level of the Basket on the start of each Reference Period and the Ending Level is the Closing Level of the Basket on the end of each Reference Period:

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

The Initial Level is 1,000

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

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

Ticker	Fund Name	CUSIP Number
BOR.S	The American Stock Exchange® (Amex®) today began trading Bank of America Corporation Minimum Return “Index EAGLES,” due November 23, 2011, Linked to a Basket of Five Indices.	06050 MGJ0