

WARD JACKIE M
Form 4
March 27, 2003

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP
 () Check this box if no longer subject to Section 16.
 Form 4 or Form 5 obligations may continue. See Instructions 1(b).

1. Name and Address of Reporting Person
Jackie M. Ward
Intec Telecom Systems PLC
Building G, Fourth Floor
5775 Peachtree-Dunwoody Road
GA, Atlanta 30342
2. Issuer Name and Ticker or Trading Symbol
Bank of America Corporation (BAC)
3. IRS or Social Security Number of Reporting Person (Voluntary)
4. Statement for Month/Day/Year
3/27/2003
5. If Amendment, Date of Original (Month/Day/Year)
6. Relationship of Reporting Person(s) to Issuer (Check all applicable)
(X) Director () 10% Owner () Officer (give title below) () Other
(specify below)
7. Individual or Joint/Group Filing (Check Applicable Line)
(X) Form filed by One Reporting Person
() Form filed by More than One Reporting Person

1. Title of Security	2.	2A.	3.	4. Securities Acquired (A)	5. Amount of
	Trans-	Exec-	Trans	or Disposed of (D)	Securities
	action	ution	action		Beneficially
				A/	Owned Following
	Date	Date	Code/V	Amount	Price
				D	Reported Trans(s)

[illegible]

Edgar Filing: WARD JACKIE M - Form 4

Phantom Stock		3/26/ 2		A		43.76		A				Common Stock		43.76	
		003		1											

Option, Right		\$71.50										04/24		Common Stock	
to Buy												/2012			

Explanation of Responses:

1. Phantom stock units may be settled upon death or termination of service as a director.

SIGNATURE OF REPORTING PERSON

Jackie M. Ward

Jackie M. Ward