



March 27, 2004

Public Information Room
Office of the Comptroller of the Currency
250 E Street, SW
Mail Stop 1-5
Washington, DC 20219
Attention: Docket No. 03-27

Ms. Jennifer J. Johnson
Secretary
Board of Governors of the Federal
Reserve System
20th Street and Constitution
Avenue, NW
Washington, DC 20551
Attention: Docket No. R-1173

Office of the Secretary
Federal Trade Commission
Room 159-H
600 Pennsylvania Avenue, NW
Washington, DC 20580
Attention: Project No. P034815

Re: Interagency Proposal to Consider Alternative Forms of Privacy Notices
Under the Gramm-Leach-Bliley Act

Ladies and Gentlemen:

Bank of America Corporation ("Bank of America") appreciates the opportunity to comment on the Advanced Notice of Proposed Rulemaking issued by the Federal Deposit Insurance Corporation, Federal Reserve Board, Office of the Comptroller of the Currency, Office of Thrift Supervision and the Federal Trade Commission (collectively, the "Agencies") regarding the "Interagency Proposal to Consider Alternative Forms of Privacy Notices Under the Gramm-Leach-Bliley Act" (the "ANPR"). Bank of America is committed to making banking work for customers and clients like it never has before. Through innovative technologies and the ingenuity of its people, Bank of America provides individuals, small businesses and commercial, corporate and institutional clients across the United States and around the world new and better ways to manage their financial lives. The company enables customers to do their banking and investing whenever, wherever and however they choose through the nation's largest financial services network, including approximately 4,200 domestic offices and more than 13,200 ATMs, as well as 31 international offices serving clients in more than 150 countries, and an Internet Web site that provides online banking access to 7 million active users, more than any other bank. The company's Web site is <http://www.bankofamerica.com/>.

