

FULTON FINANCIAL CORP  
Form 8-K  
March 22, 2005

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**UNITED STATES**  
**SECURITIES AND EXCHANGE COMMISSION**

Washington, D.C. 20549

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**FORM 8-K**

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**CURRENT REPORT**

**Pursuant to Section 13 or 15(d) of the Securities and Exchange Act of 1934**

**Date of Report: March 22, 2005**

**Date of earliest event reported: March 21, 2005**

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**FULTON FINANCIAL CORPORATION**

(Exact Name of Registrant as specified in its charter)

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**Pennsylvania**  
(State or other jurisdiction  
of incorporation)

**0-10587**  
Commission File No.

**23-2195389**  
(IRS Employer

Identification Number)

**One Penn Square, P.O. Box 4887, Lancaster, PA**  
(Address of principal executive offices)

**17604**  
(Zip Code)

(Former name or former address, if changed since last report.)

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Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligations of the registrant under any of the following provisions (see General Instruction A.2. below):

- .. Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
  - .. Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
  - .. Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
  - .. Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))
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**Item 8.01. Other Events**

Fulton Financial issued a press release, dated March 21, 2005, regarding a subordinated notes offering to be made by the company. See the press release, attached at Exhibit 99.1, for more information.

**Item 9.01. Financial Statements and Exhibits**

(c) Exhibits

99.1 Press Release, dated March 21, 2005

**SIGNATURES**

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has caused this Report to be signed on its behalf by the undersigned hereunto duly authorized.

FULTON FINANCIAL CORPORATION

By: /s/ Charles J. Nugent

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Charles J. Nugent  
Senior Executive Vice President and Chief  
Financial Officer

Date: March 22, 2005