ASHBY RICHARD J JR

Form 4

February 25, 2003

FORM 4

_ Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

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OMB APPROVAL

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility Holding Company Act of 1935 or Section 30(h) of the Investment Company Act of 1940

Filed By Romeo and Dye's Section 16 Filer www.section16.net

1. Name and Address	2. Issuer Na FULTON F			Per	6. Relationship of Reporting Person(s)						
Ashby, Jr. Richard J (Last) (Fin Fulton Financial Con One Penn Square	ĺ	3. I.R.S. Ide of Reporting if an entity (g Pers	son,	mber	Month	ement for /Day/Year ary 24, 2003	I 109 X Oth Ex	Issuer (Check all applicable) Director "OW Owner Officer (give title below) ther (specify below) xecutive Vice resident		
(St Lancaster, PA 17603					Date of	mendment, f Original n/Day/Year)	7. I (Cl <u>X</u> I Per _ I	Individual or Joint/Group Filing Check Applicable Line) Form filed by One Reporting erson Form filed by More than One eporting Person			
(City) (S		Table	e I	Non-Der	ivativ	e Securi	ties Acquired, Di	isposed	l of, or Beneficially Owned		
1. Title of Security (Instr. 3)	2. Trans- action Date (Month/ Day/ Year)	2A. Deem Execution Date, if any (Month/Da Year)	action Code (Instr. 8	(. 8)	4. Securiti (A) or Dis Instr. 3, 4 Amount	posed	of (D)	5. Amount of Securities Beneficially Owned Following Reported Transactions(s) (Instr. 3 & 4)		6. Owner- ship Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)
\$2.50 par value common stock	02/24/03		X		3,000	A	7.02		32,986	D	
\$2.50 par value common stock	02/24/03		S		3,000	D	17.99		29,986	D	
\$2.50 par value common stock	02/24/03		M		10,561	A	7.02		40,547	D	
\$2.50 par value common stock	02/24/03		F		4,106	D	18.055		36,441	D	
\$2.50 par value common stock	02/24/03		G		3,300	D			33,141	D	
\$2.50 par value common stock	02/24/03		G		3,000	A			26,436	I	Spouse
\$2.50 par value common stock									5,605	D	Retirement Plan

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

^{*} If the form is filed by more than one reporting person, see Instruction 4(b)(v).

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FORM 4 (continued) Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned

(e.g., puts, calls, warrants, options, convertible securities)

		$\overline{}$	6.7 I		$\overline{}$		1					т —		
1. Title of	2. Conver-	3. Trans-	3A.	4.	5. N		Date Exerc						10.	11. Natu
Derivative :	sion or	action	Deemed	Trans-	of	j	and Expiratio	n	Amount o	f	Derivative	Derivative	Owner-	of Indire
Security	Exercise	Date	Execution	action	Der	ivative	Date		Underlyin	ıg	Security	Securities	ship	Benefici
	Price of		· · · · · · · · · · · · · · · · · · ·	Code	Seci	urities	(Month/Day/		Securities		(Instr. 5)	Beneficially	Form	Ownersh
(Instr. 3)	Derivative ((Month/	if any	1	Acq	luired	Year)		(Instr. 3 &	(Instr. 3 & 4)		Owned	of Deriv-	(Instr. 4)
		-	(Month/	(Instr.	(A)	or						Following	ative	
	ľ			8)	Disp	posed						Reported	Security:	
			Year)	l	of (I	D)						Transaction(s)	Direct	
	' <u> </u>		1	1		į						(Instr. 4)	(D)	
			1	Į	(Ins	tr. 3, 4							or	
			1	<u> </u>	& 5)							Indirect	
	' <u> </u>		1	Code V	' (A)	(D)	Date	Expira-	Title	Amount			(I)	
			1		Ĺ			tion		or			(Instr. 4)	
			1			ļ ,		Date		Number				
			1			ļ ,				of				
				1	<u>L</u> 1	L 1				Shares		<u> </u>		<u> </u>
Common	\$7.02	02/24/03		X		3,000	07/01/93	06/30/03	Common	3,000		160,834	l D	
stock						^ 1			Stock					
Common	\$7.02	02/24/03		M		10,561	07/01/93	06/30/03	Common	10,561		150,273	B D	
stock	'		1			ļ į			Stock				1	1

Explanation of Responses:

By: /s/ George R. Barr, Jr.

Attorney-in-fact for Richard J. Ashby, Jr.

Date

**Signature of Reporting Person

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, See Instruction 6 for procedure.

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^{**}Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).