ASHBY RICHARD J JR

Form 4

January 27, 2005

UNITED STATES SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF

SECURITIES

OMB 3235-0287 Number:

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OMB APPROVAL

burden hours per response...

if no longer subject to Section 16. Form 4 or Form 5

obligations

Check this box

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 may continue. 30(h) of the Investment Company Act of 1940 See Instruction

1(b).

value

common stock

\$2.50 par value

common stock

\$2.50 par

value

01/25/2005

01/25/2005

01/25/2005

(Print or Type Responses)

1. Name and Address of Reporting Person * 5. Relationship of Reporting Person(s) to 2. Issuer Name and Ticker or Trading ASHBY RICHARD J JR Issuer Symbol **FULTON FINANCIAL CORP** (Check all applicable) [FULT] (Last) (First) (Middle) 3. Date of Earliest Transaction Director 10% Owner X_ Officer (give title Other (specify (Month/Day/Year) below) **FULTON FINANCIAL** 01/25/2005 Executive Vice President CORPORATION, ONE PENN **SQUARE** (Street) 4. If Amendment, Date Original 6. Individual or Joint/Group Filing(Check Filed(Month/Day/Year) Applicable Line) _X_ Form filed by One Reporting Person Form filed by More than One Reporting LANCASTER, PA 17602 (City) (State) (Zip) Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned 1.Title of 2. Transaction Date 2A. Deemed 3. 4. Securities Acquired 5. Amount of 7. Nature of Indirect Security (Month/Day/Year) Execution Date, if Transaction(A) or Disposed of (D) Securities Ownership (Instr. 3) Code (Instr. 3, 4 and 5) Beneficially Form: Direct Beneficial (Month/Day/Year) (Instr. 8) Owned (D) or Ownership Following Indirect (I) (Instr. 4) Reported (Instr. 4) (A) Transaction(s) (Instr. 3 and 4) (D) Price Code V Amount \$2.50 par

J

M

F

46.557

10,000

3,244

Α

D

47,002.1113

57,002.1113

53,758.1113

(1)

22.19

\$ 7.16

\$

22.07

D

D

D

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common stock									
\$2.50 par value common stock	01/25/2005	G '	V 2	2,800	D	\$ 0	50,958.1113 (1)	D	
\$2.50 par value common stock	01/25/2005	G '	V 2	2,500	A	\$ 0	34,745	I	Spouse
\$2.50 par value common stock	01/27/2005	X	2	2,037	A	\$ 7.16	52,995.1113 (1)	D	
\$2.50 par value common stock	01/27/2005	S	2	2,037	D	\$ 21.9	50,958.1113 (1)	D	

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

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SEC 1474 (9-02)

Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transactic Code (Instr. 8)	5. Number of or Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)		6. Date Exerci Expiration Da (Month/Day/Y	te	7. Title and Amount of Underlying Securities (Instr. 3 and 4)	
				Code V	(A) (D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares
Option (Right to Buy)	\$ 7.16	01/25/2005		M	10,0	000	07/01/1995	06/30/2005	\$2.50 par value common stock	10,000
Option (Right to Buy)	\$ 7.16	01/27/2005		X	2,0	37	07/01/1995	06/30/2005	\$2.50 par value common stock	2,037

Reporting Owners

Reporting Owner Name / Address Relationships

Director 10% Owner Officer Other

ASHBY RICHARD J JR FULTON FINANCIAL CORPORATION ONE PENN SQUARE LANCASTER, PA 17602

Executive Vice President

Signatures

George R. Barr, Jr., Attorney-in-Fact

01/27/2005

**Signature of Reporting Person

Date

Explanation of Responses:

- * If the form is filed by more than one reporting person, see Instruction 4(b)(v).
- ** Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).
- (1) Includes 1,989.92140 shares held jointly and 6,552.18955 shares held in the Fulton Financial Corporation Retirement Plan.

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *see* Instruction 6 for procedure. Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.

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