

FULTON FINANCIAL CORP  
 Form 4  
 February 28, 2006

**FORM 4**

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

OMB APPROVAL

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

**STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES**

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

(Print or Type Responses)

1. Name and Address of Reporting Person \*  
**OPATUT ABRAHAM S**

(Last) (First) (Middle)

**FIRST WASHINGTON STATE BANK, RT. 130 & MAIN STREET**

(Street)

**WINDSOR, NJ 08561**

(City) (State) (Zip)

2. Issuer Name and Ticker or Trading Symbol  
**FULTON FINANCIAL CORP [FULT]**

3. Date of Earliest Transaction (Month/Day/Year)  
**02/23/2006**

4. If Amendment, Date Original Filed(Month/Day/Year)

5. Relationship of Reporting Person(s) to Issuer

(Check all applicable)

Director  10% Owner  
 Officer (give title below)  Other (specify below)

6. Individual or Joint/Group Filing(Check Applicable Line)  
 Form filed by One Reporting Person  
 Form filed by More than One Reporting Person

**Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned**

1. Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transaction Code (Instr. 8)	4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)	5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)
			Code	V Amount (A) or (D) Price			
\$2.50 par value common stock	01/26/2006		J	V 1,450.1548 <sup>(1)</sup> A \$ 17.3134 196,117.668 <sup>(2)</sup>		D	
\$2.50 par value common stock	01/26/2006		J	V 36.5434 <sup>(1)</sup> A \$ 17.3134 6,655.8919		I	Spouse
\$2.50 par value common	01/26/2006		J	V 129.8538 <sup>(1)</sup> A \$ 17.3134 17,734.7468		I	TAA LLC

stock

\$2.50 par  
value  
common  
stock

01/26/2006

J V

328,5617  
(1)

A

\$ 17.3134

39,559.713

I

ATT  
Associates

\$2.50 par  
value  
common  
stock

02/23/2006

P

279.9709

A

\$ 17.859

196,397.6389  
(2)

D

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

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(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. Transaction Code (Instr. 8)	5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)	6. Date Exercisable and Expiration Date (Month/Day/Year)	7. Title and Amount of Underlying Securities (Instr. 3 and 4)	8. Price of Derivative Security (Instr. 5)	9. Number of Derivative Securities Beneficially Owned (Instr. 5)
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## Reporting Owners

### Reporting Owner Name / Address

### Relationships

Director 10% Owner Officer Other

OPATUT ABRAHAM S  
FIRST WASHINGTON STATE BANK  
RT. 130 & MAIN STREET  
WINDSOR, NJ 08561

X

## Signatures

George R. Barr, Jr., Attorney-in-Fact for Abraham S.  
Opatut

02/28/2006

\*\*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) Reinvestment of Dividends
  - (2) Includes 172,767.6828 shares held jointly with spouse.

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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