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FULTON FINANCIAL CORP

Form 4

November 18, 2004

FORM	ЛЛ									OMB AF	PROVAL	
FORM 4 UNITED STATES SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549							OMB Number:	3235-028				
Check to		<u> </u>						Expires:	January 31 200			
subject Section Form 4	F CHANGES IN BENEFICIAL OWNERS SECURITIES						ERSHIP OF	Estimated average burden hours per response				
Form 5 obligation may co See Install 1(b).	ons ntinue. Section 17	(a) of the	Public U	Jtility	Hol		npany	Act of	Act of 1934, 1935 or Section	·	0.	
(Print or Type	e Responses)											
FULTON RUFUS A JR S			2. Issuer Name and Ticker or Trading Symbol FULTON FINANCIAL CORP					0	5. Relationship of Reporting Person(s) to Issuer (Check all applicable)			
(Last)	(Finat)	M: dala)	[FULT	-							Owner	
	(First) (FINANCIAL ATION, ONE PEI	Middle)	3. Date 6 (Month/	Day/Ye		ransaction			_X_ Director _X_ Officer (give below) Chai		r (specify	
-	(Street)		4. If Am	endmei	nt, D	ate Original			6. Individual or Joi	nt/Group Filin	g(Check	
LANCAST	ΓER, PA 17602		Filed(Mo	onth/Day	//Yea	ır)			Applicable Line) _X_ Form filed by O Form filed by M Person			
(City)	(State)	(Zip)	Tal	ole I - N	lon-l	Derivative :	Securi		ired, Disposed of,	or Beneficial	v Owned	
1.Title of Security (Instr. 3)	2. Transaction Date 2A. Deemed (Month/Day/Year) Execution Date, if any (Month/Day/Year)			3. 4. Securities Acquired (A Transactionor Disposed of (D) Code (Instr. 3, 4 and 5) (Instr. 8) (A) or					5. Amount of Securities Beneficially Owned Following Reported Transaction(s)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)	
Φ2.50				Code	V	Amount	(D)	Price	(Instr. 3 and 4)			
\$2.50 par value common stock	10/15/2004			J <u>(1)</u>	V	286.876	A	\$ 21.73	250,790.252 (2)	D		
\$2.50 par value common stock									6,272	I	Spouse	

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)	4. Transactic Code (Instr. 8)	of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3,	.	ate	7. Title Amour Under Securi (Instr.	nt of lying	8. Price of Derivative Security (Instr. 5)	9. Nu Deriv Secur Bene Own Follo Repo Trans (Instr
			Code V	4, and 5) (A) (D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares		

Reporting Owners

Reporting Owner Name / Address	Relationships						
	Director	10% Owner	Officer	Other			
FULTON RUFUS A JR FULTON FINANCIAL CORPORATION ONE PENN SQUARE LANCASTER, PA 17602	X		Chairman & CEO				

Signatures

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

**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 39,977.2520 shares held in the Fulton Financial Corporation's 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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