

OPATUT ABRAHAM S

Form 3

January 18, 2005

FORM 3 UNITED STATES SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

OMB APPROVAL

OMB
Number: 3235-0104Expires: January 31,
2005Estimated average
burden hours per
response... 0.5**INITIAL STATEMENT OF 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 *

Â OPATUT ABRAHAM S

(Last) (First) (Middle)

FIRST WASHINGTON STATE
BANK,Â RT. 130 & MAIN
STREETS

(Street)

WINDSOR,Â NJÂ 08561

(City) (State) (Zip)

2. Date of Event Requiring
Statement

(Month/Day/Year)

01/18/2005

3. Issuer Name **and** Ticker or Trading Symbol
FULTON FINANCIAL CORP [FULT]4. Relationship of Reporting
Person(s) to Issuer5. If Amendment, Date Original
Filed(Month/Day/Year)

(Check all applicable)

☒ Director ☐ 10% Owner
☐ Officer ☐ Other
(give title below) (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 Beneficially Owned**1. Title of Security
(Instr. 4)2. Amount of Securities
Beneficially Owned
(Instr. 4)3. Ownership
Form:
Direct (D)
or Indirect
(I)
(Instr. 5)4. Nature of Indirect Beneficial
Ownership
(Instr. 5)

\$2.50 par value common stock

151,577

D

Â

\$2.50 par value common stock

5,213

I

Spouse

\$2.50 par value common stock

30,621

I

AAT Associates

\$2.50 par value common stock

12,103

I

TAA, LLC

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

SEC 1473 (7-02)

**Persons who respond to the collection of
information contained in this form are not
required to respond unless the form displays a
currently valid OMB control number.****Table II - Derivative Securities Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)**

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1. Title of Derivative Security (Instr. 4)	2. Date Exercisable and Expiration Date (Month/Day/Year)		3. Title and Amount of Securities Underlying Derivative Security (Instr. 4)	4. Conversion or Exercise Price of Derivative Security	5. Ownership Form of Derivative Security: Direct (D) or Indirect (I) (Instr. 5)	6. Nature of Indirect Beneficial Ownership (Instr. 5)
	Date Exercisable	Expiration Date	Title	Amount or Number of Shares		
\$2.50 par value common stock	12/02/1997	12/02/2007	common stock	30,178	\$ 3.52	D Â
\$2.50 par value common stock	11/17/1999	11/17/2009	common stock	17,054	\$ 8.06	D Â
\$2.50 par value common stock	02/13/2002	02/13/2012	common stock	4,873	\$ 7.26	D Â
\$2.50 par value common stock	02/19/2003	02/19/2013	common stock	12,403	\$ 8.36	D Â
\$2.50 par value common stock	01/14/2004	01/14/2014	common stock	13,500	\$ 13.77	D Â

Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
OPATUT ABRAHAM S FIRST WASHINGTON STATE BANK RT. 130 & MAIN STREETS WINDSOR, NJ 08561	Â X	Â	Â	Â

Signatures

George R. Barr, Attorney-in-Fact for Abraham S. Opatut 01/18/2005

__Signature of Reporting Person

Date

Explanation of Responses:

* If the form is filed by more than one reporting person, *see* Instruction 5(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).

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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