

ASHBY RICHARD J JR
Form 4
January 27, 2005

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 *
ASHBY RICHARD J JR

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

5. Relationship of Reporting Person(s) to Issuer

(Check all applicable)

(Last) (First) (Middle)

3. Date of Earliest Transaction (Month/Day/Year)
01/25/2005

____ Director
 Officer (give title below) _____ 10% Owner
_____ Other (specify below)
Executive Vice President

FULTON FINANCIAL CORPORATION, ONE PENN SQUARE

(Street)

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

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

LANCASTER, PA 17602

(City) (State) (Zip)

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 Ownership (Instr. 4)		
			Code	V	Amount	(A) or (D)	Price		
\$2.50 par value common stock	01/25/2005		J	V	46.557	A	\$ 22.19	47,002.1113 (1)	D
\$2.50 par value common stock	01/25/2005		M		10,000	A	\$ 7.16	57,002.1113 (1)	D
\$2.50 par value	01/25/2005		F		3,244	D	\$ 22.07	53,758.1113 (1)	D

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common stock									
\$2.50 par value common stock	01/25/2005		G	V	2,800	D	\$ 0	50,958.1113 (1)	D
\$2.50 par value common stock	01/25/2005		G	V	2,500	A	\$ 0	34,745	I Spouse
\$2.50 par value common stock	01/27/2005		X		2,037	A	\$ 7.16	52,995.1113 (1)	D
\$2.50 par value common stock	01/27/2005		S		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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(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)		
				Code	V (A) (D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares
Option (Right to Buy)	\$ 7.16	01/25/2005		M	10,000	07/01/1995	06/30/2005	\$2.50 par value common stock	10,000
Option (Right to Buy)	\$ 7.16	01/27/2005		X	2,037	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.