

OPATUT ABRAHAM S
Form 3
January 18, 2005

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

OMB APPROVAL

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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 *

OPATUT ABRAHAM S
(Last) (First) (Middle)

FIRST WASHINGTON STATE
BANK, RT. 130 & MAIN
STREETS

(Street)

WINDSOR, NJ 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 Issuer

(Check all applicable)

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

5. 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

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	^
\$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)

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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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