FULTON FINANCIAL CORP

Form 4

stock

value

stock

\$2.50 par

common

December 10, 2004

OMB APPROVAL UNITED STATES SECURITIES AND EXCHANGE COMMISSION OMB 3235-0287 Washington, D.C. 20549 Number: Check this box January 31, Expires: if no longer 2005 STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF subject to Estimated average **SECURITIES** Section 16. burden hours per Form 4 or response... 0.5 Form 5 Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, obligations Section 17(a) of the Public Utility Holding Company Act of 1935 or Section may continue. 30(h) of the Investment Company Act of 1940 See Instruction 1(b). (Print or Type Responses) 1. Name and Address of Reporting Person * 5. Relationship of Reporting Person(s) to 2. Issuer Name and Ticker or Trading NUGENT CHARLES J Issuer Symbol **FULTON FINANCIAL CORP** (Check all applicable) [FULT] (Last) (First) (Middle) 3. Date of Earliest Transaction Director 10% Owner Other (specify X_ Officer (give title (Month/Day/Year) below) **FULTON FINANCIAL** 12/10/2004 Sr. Executive Vice President CORPORATION, ONE PENN **SQUARE** (Street) 4. If Amendment, Date Original 6. Individual or Joint/Group Filing(Check Filed(Month/Day/Year) Applicable Line) _X_ Form filed by One Reporting Person Form filed by More than One Reporting LANCASTER, PA 17602 (City) (State) (Zip) Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned 1.Title of 2. Transaction Date 2A. Deemed 3. 4. Securities Acquired 5. Amount of 7. Nature of Security (Month/Day/Year) Execution Date, if Transaction(A) or Disposed of (D) Securities Ownership Indirect (Instr. 3) Code (Instr. 3, 4 and 5) Beneficially Form: Direct Beneficial (Month/Day/Year) (Instr. 8) Owned (D) or Ownership Following Indirect (I) (Instr. 4) Reported (Instr. 4) (A) Transaction(s) (Instr. 3 and 4) Code V Amount (D) Price \$2.50 par value 12/10/2004 S 3,600 29,558 I **Spouse** common

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

28,781.0495

(1)

D

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SEC 1474 (9-02)

9. Nu Deriv Secur Bene Own Follo Repo Trans (Instr

Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

1. Title of	2.	3. Transaction Date	3A. Deemed			cisable and	7. Title and Amount of		8. Price of	1	
Derivative	Conversion	(Month/Day/Year)	Execution Date, if			Expiration Date			Derivative		
Security	or Exercise		any	Code	of	(Month/Day/Year) ivative		Underlying Securities		Security (Instr. 5)	
(Instr. 3)	Price of		(Month/Day/Year)	(Instr. 8) Derivativ						į
	Derivative			Securitie				(Instr. 3 and 4)			
	Security		Acquired						1		
					(A) or						1
					Disposed						
				of (D) (Instr. 3							
					4, and 5)						
									A		
									Amount		
						Date	Expiration	m: .1	or		
						Exercisable	Date	Title	Number		
				~					of		
				Code \	(A) (D)				Shares		

Reporting Owners

Reporting Owner Name / Address Relationships

Director 10% Owner Officer Other

NUGENT CHARLES J FULTON FINANCIAL CORPORATION ONE PENN SQUARE LANCASTER, PA 17602

Sr. Executive Vice President

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) Includes 18,374.371 shares held in Fulton Financial Corporation Retirement Plan.

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