

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<br>(Instr. 4) | 2. Amount of Securities<br>Beneficially Owned<br>(Instr. 4) | 3. Ownership<br>Form:<br>Direct (D)<br>or Indirect<br>(I)<br>(Instr. 5) | 4. Nature of Indirect Beneficial<br>Ownership<br>(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<br>(Instr. 4) | 2. Date Exercisable and<br>Expiration Date<br>(Month/Day/Year) |                    | 3. Title and Amount of<br>Securities Underlying<br>Derivative Security<br>(Instr. 4) |                                  | 4.<br>Conversion<br>or Exercise<br>Price of<br>Derivative<br>Security | 5.<br>Ownership<br>Form of<br>Derivative<br>Security:<br>Direct (D)<br>or Indirect<br>(I)<br>(Instr. 5) | 6. Nature of Indirect<br>Beneficial<br>Ownership<br>(Instr. 5) |
|---|--|--------------------|--|----------------------------------|---|---|--|
|   | Date<br>Exercisable  | Expiration<br>Date | Title  | Amount or<br>Number of<br>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<br>FIRST WASHINGTON STATE BANK<br>RT. 130 & MAIN STREETS<br>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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