

UNITY BANCORP INC /DE/
Form 8-K
October 25, 2002

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SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

FORM 8-K

CURRENT REPORT

**Pursuant to Section 13 or 15(d) of
the Securities Exchange Act of 1934**

Date of Report (Date of earliest event reported) October 24, 2002

UNITY BANCORP, INC.

(Exact name of registrant as specified in its charter)

New Jersey
(State or Other Jurisdiction
of Incorporation)

1-12431
(Commission
File Number)

22-3282551
(IRS Employer
Identification No.)

64 OLD HIGHWAY 22, CLINTON, NEW JERSEY

(Address of principal executive offices)

08809
(Zip Code)

Registrant's telephone number, including area code **(908) 730-7630**

Item 5. Other Events and Regulation FD Disclosure

Included with this current report on Form 8-K as Exhibit 99 is the Registrant's President's message, the full text of which is incorporated by reference in response to this item.

Item 7. Financial Statements and Exhibits.

The following exhibit is filed with this Current Report on Form 8-K.

<u>Exhibit No.</u>	<u>Description</u>
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Exhibit No.	Description
99	Presidents Message dated October 23, 2002
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SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, Unity Bancorp, Inc. has duly caused this report to be signed on its behalf by the undersigned thereunto duly authorized.

UNITY BANCORP, INC.

(Registrant)

Dated: October 24, 2002

By: /s/ JAMES A. HUGHES

Chief Financial Officer

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Exhibit No.	Description
99	Presidents Message dated October 23, 2002
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