

FULTON FINANCIAL CORP  
Form 8-K  
July 27, 2004

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**UNITED STATES SECURITIES AND EXCHANGE  
COMMISSION**

**Washington, D.C. 20549**

**FORM 8-K**

**CURRENT REPORT**

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

Date of Report: July 27, 2004

Date of earliest event reported: July 27, 2004

Commission File No. 0-10587

**FULTON FINANCIAL CORPORATION**

**(Exact Name of Registrant as specified in its charter)**

**Pennsylvania  
(State or other jurisdiction  
of incorporation)**

**One Penn Square, P.O. Box 4887, Lancaster, PA  
(Address of principal executive offices)**

**23-2195389  
(IRS Employer  
Identification Number)**

**17604  
(Zip Code)**

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Registrant's telephone number, including area code: (717) 291-2411

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**Item 7. Financial Statement and Exhibits**

**Exhibit**

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99.1 Investor Presentation Slides

**Item 9. Regulation FD Disclosure**

Pursuant to Regulation FD, information is being attached as an Exhibit to this Current Report with respect to a presentation to be made by Rufus A. Fulton, Jr., chairman and chief executive officer of Fulton Financial Corporation ( Fulton ) on July 27, 2004 at 2:40 p.m. eastern time. This presentation, which provides an overview of Fulton s strategy and performance, will be made at the Honor Roll and Fifth Annual Community Bank Investor Conference. A live webcast of the presentation, which will include slides and audio, will be available via the Internet through Fulton Financial Corporation s website at [www.fult.com](http://www.fult.com).

The presentation may contain forward-looking statements about Fulton s growth and acquisition strategies, new products and services, and future financial performance, including earnings and dividends per share, return on average assets, return on average equity, efficiency ratio and capital ratio. Forward-looking statements are encouraged by the Private Securities Litigation Reform Act of 1995. Such forward-looking information is based upon certain underlying assumptions, risks and uncertainties. Because of the possibility of change in the underlying assumptions, actual results could differ materially from these forward looking statements. Risks and uncertainties that may affect future results include: pricing pressures on loans and deposits, actions of bank and non-bank competitors, changes in local and national economic conditions, changes in regulatory requirements, actions of the Federal Reserve Board, Fulton s success in merger and acquisition integration, and customer acceptance of the Corporation s products and services. Fulton undertakes no obligation to revise or update such statements to reflect current events or circumstances after the date hereof or to reflect the occurrence of unanticipated events.

**SIGNATURES**

Pursuant to the requirements of the Securities Exchange Act of 1934, Fulton Financial Corporation has caused this Report to be signed on its behalf by the undersigned hereunto fully authorized.

FULTON FINANCIAL CORPORATION

By:           /s/ R. SCOTT SMITH, JR.  
                  **R. Scott Smith, Jr.**  
                  **President**

Date: July 27, 2004