SMITH R SCOTT JR

Form 4 February 03, 2003

FORM 4

_ Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

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

OMB APPROVAL

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Name and Address of Reporting Person* Smith, Jr. R. Scott						and Ticker ANCIAL (Per	6. Relationship of Reporting Person(s) to Issuer (Check all applicable) X Director 10% Owner X Officer (give title below) Other (specify below) President and Chief Operating Officer						
(Last) (Fi Fulton Financial Co One Penn Square	Ć											tement for n/Day/Year nry 30, 2003		
(Street) Lancaster, PA 17602								Date o	amendment, of Original h/Day/Year)	7. l (Cl X l Per _ l	7. Individual or Joint/Group Filing (Check Applicable Line) X Form filed by One Reporting Person Form filed by More than One Reporting Person			
(City) (S	State) (Zip)		7	Table	I	Non-Deri	vative	Securi	ities Acquired, E	Disposed	of, or Benef	icially Owned		
1. Title of Security (Instr. 3)	2. Trans- action Date (Month/ Day/ Year)	2A. Deemond Date, if any (Month/Day Year)	n action Code (Instr. 8)			4. Securiti (A) or Dis (Instr. 3, 4 Amount	es Acc posed & 5) (A) or	quired of (D)	5. Amount of Securities Beneficially Owned Follow- ing Reported Transactions(s)		6. Owner- ship Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)		
\$2.50 par value common stock	01/30/03			J (1)	V	363	(D) A	18.40	(Instr. 3 & 4)	11,544	D	Retirement Plan		
\$2.50 par value common stock										56,559	D			
\$2.50 par value common stock										15,750	I	Spouse		
\$2.50 par value common stock										599	I	Children		

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

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FORM 4 (continued) Table II - Derivative Securities Acquired, Disposed of, or Beneficially **Owned**

^{*} If the form is filed by more than one reporting person, see Instruction 4(b)(v).

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(e.g., puts, calls, warrants, options, convertible securities)

1. Title of	2. Conver-	3.	3A.	4.	5.		6. Date Exerc	isable	7. Tit	le and	8. Price of	9. Number of	10.	11. Nature
Derivative	sion or	Trans-	Deemed	Trans-	Numl	ber	erand Expiration			unt of	Derivative	Derivative	Owner-	of Indirect
Security	Exercise	action	Execution	action	of		Date	Unde	rlying	Security	Securities	ship	Beneficial	
	Price of	Date	Date,	Code	Deriv	ati	(Mealonth/Day/		Secu	rities	(Instr. 5)	Beneficially	Form	Ownership
(Instr. 3)	Derivative		if any		Secur	ritie	¥ ear)		(Instr	. 3 & 4)		Owned	of Deriv-	(Instr. 4)
	Security	(Month/	(Month/	(Instr.	Acqu	ire	d					Following	ative	
		Day/	Day/	8)	(A) o	r						Reported	Security:	
		Year)	Year)		Dispo	ose	d					Transaction(s)	Direct	
					of (D)						(Instr. 4)	(D)	
												,	or	
					(Instr. 3, 4 & 5)								Indirect	
													(I)	
													(Instr. 4)	
				Code V	(A) (D)	Date	Expira-	Title	Amount				
							Exer-cisable	tion		or				
								Date		Number				
										of				
										Shares				

Explanation of Responses:

(1) These shares acquired pursuant to the purchase of additional shares of stock held in the Fulton Financial Corporation Employees Retirement Plan.

By: /s/ Mark A. Crowe January 30, 2003
Attorney-in-fact for R. Scott Smith, Jr.

**Signature of Reporting Person

Advanced Bank A. Crowe January 30, 2003

Date

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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^{**}Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).