

FULTON FINANCIAL CORP  
Form 8-K  
January 19, 2006

**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 Exchange Act of 1934**

Date of Report: January 19, 2006

(Date of earliest event reported): January 19, 2006

Commission File No. 0-10587

**Fulton Financial Corporation**

(Exact name of Registrant as specified in its Charter)

|  |                                      |
|--|--------------------------------------|
| Pennsylvania                                   | <u>23-2195389</u>                    |
| (State or other jurisdiction of incorporation) | (IRS Employer Identification Number) |
| One Penn Square                                | <u>17602</u>                         |

|   |            |
|---|------------|
| Lancaster, Pennsylvania   |            |
| (Address of principal executive offices)                                | (Zip Code) |
| Registrant's telephone number, including area code: <u>717-291-2411</u> |            |

Former name or former address, if changed since last Report: N/A

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

Written communications pursuant to Rule 425 under the Securities Act

Soliciting material pursuant to Rule 14a-12 under the Exchange Act

Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act

Pre-commencement to communications pursuant to Rule 13e-4(c) under the Exchange Act

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ITEM 8.01 - Other Events

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SIGNATURE

EXHIBIT 99.1 - Press Release dated January 19, 2006.

**Item 8.01 - Other Events.**

On January 19, 2006, Fulton Financial Corporation announced receipt of approval from the Federal Reserve Board of its pending acquisition of Columbia Bancorp. A copy of the press release is attached as Exhibit 99.1 to this Form 8-K.

**Item 9.01 - Financial Statements and Exhibits**

**(c) Exhibits**

**Exhibit No.**

**Description**

**99.1**

Press Release dated January 17, 2006.

**SIGNATURE**

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

**FULTON FINANCIAL CORPORATION**

By:       /s/ Charles J. Nugent

Date: January 19, 2006

Charles J. Nugent

Senior Executive Vice President and

Chief Financial Officer