

FULTON FINANCIAL CORP  
Form 8-K  
January 18, 2007

**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 18, 2007

(Date of earliest event reported): January 18, 2007

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

Lancaster, Pennsylvania

(Address of principal executive offices)

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

23-2195389

(IRS Employer Identification Number)

17604

(Zip Code)

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



**Item 7.01 Regulation FD Disclosure.**

On January 18, 2007, R. Scott Smith, Jr., Chairman, President and Chief Executive Officer of Fulton Financial Corporation will be a speaker at a South Jersey Bankers Association event held at the Clarion Hotel and Conference Center in Cherry Hill, New Jersey. Mr. Smith's presentation, attached as Exhibits 99.1 and incorporated by reference, is being furnished to the SEC and shall not be deemed to be "filed" for any purpose.

**Item 9.01 Financial Statements and Exhibits.**

(d) Exhibits

Exhibit No.	Description
99.1	Business & Banking in New Jersey 2007 presentation dated January 18, 2007

**SIGNATURES**

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, hereunto duly authorized.

**Fulton Financial Corporation**

By: /s/ Charles J. Nugent

Date: January 18, 2007

Charles J. Nugent