

FULTON FINANCIAL CORP  
Form 8-K  
October 31, 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: October 31, 2006  
(Date of earliest event reported): October 31, 2006  
**Commission File No. 0-10587**

**FULTON FINANCIAL CORPORATION**

(Exact name of Registrant as specified in its Charter)

Pennsylvania 23-2195389  
(State or other jurisdiction of incorporation) (IRS Employer Identification Number)  
One Penn Square

Lancaster, Pennsylvania 17602  
(Address of principal executive offices) (Zip Code)  
Registrant's telephone number, including area code: 717-291-2411

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; 8.01:**

Pursuant to Regulation FD, information is being furnished as an Exhibit to this Current Report with respect to presentation material to be used by Fulton in connection with presentations to securities analysts and institutional investors on and after November 1, 2006. This presentation provides an overview of Fulton's strategy and performance.

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 Fulton'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.

**Item 9.01 - Financial Statements and Exhibits**

(c) Exhibits

Exhibit No.	Description
99.1	Investor Presentation

**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.

Date: October 31, 2006

**FULTON FINANCIAL CORPORATION**

By: /s/ Charles J. Nugent

Charles J. Nugent

Senior Executive Vice President and

Chief Financial Officer