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FULTON FINANCIAL CORP
Form NT 11-K
July 02, 2002

UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

FORM 12b-25
NOTIFICATION OF LATE FILING

(Check One): Form 10-K Form 20-F Form 11-K Form 10-Q
 Form N-SAR Commission File Number: 0-10587
For Period Ended: December 31, 2001
 Transition Report on Form 10-K
 Transition Report on Form 20-F
 Transition Report on Form 11-K
 Transition Report on Form 10-Q
 Transition Report on Form N-SAR
For the Transition Period Ended: _____

Nothing in this form shall be construed to imply that the Commission has
verified any information contained herein.

If the notification relates to a portion of the filing checked above, identify
the Item(s) to which the notification relates:
Not Applicable

PART I -- REGISTRANT INFORMATION

Fulton Financial Corporation/The Drovers and Mechanics Bank Salary Deferral Plan

Full Name of Registrant

Not Applicable

Former Name if Applicable

One Penn Square

Address of Principal Executive Office (Street and Number)

Lancaster, PA 17602

City, State and Zip Code

PART II -- RULES 12b-25(b) AND (c)

If the subject report could not be filed without unreasonable effort or expense
and the registrant seeks relief pursuant to Rule 12b-25(b), the following should
be completed. (Check box if appropriate)

- (a) The reasons described in reasonable detail in Part III of this form could not be eliminated without unreasonable effort or expense;
 - (b) The subject annual report, semi-annual report, transition report on Form 10-K, Form 20-F, 11-K or Form N-SAR, or portion thereof, will be filed on or before the fifteenth calendar day following the prescribed due date; or the subject quarterly report of transition
- [X]

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report on Form 10-Q, or portion thereof will be filed on or before the fifth calendar day following the prescribed due date; and (c) The accountant's statement or other exhibit required by Rule 12b-25(c) has been attached if applicable.

PART III -- NARRATIVE

State below in reasonable detail the reasons why Forms 10-K, 20-F, 11-K, 10-Q, N-SAR, or the transition report portion thereof, could not be filed within the prescribed time period.

The Annual Report on Form 11-K for The Drivers and Mechanics Bank Salary Deferral Plan could not be filed within the prescribed time period due to the absence of an accountant's opinion on the financial statements. See the attached accountant's statement required by 12b-25(c).

PART IV -- OTHER INFORMATION

(1) Name and telephone number of person to contact in regard to this notification

Paul G. Mattaini 717 399-1519
(Name) (Area Code) (Telephone Number)

(2) Have all other periodic reports required under Section 13 or 15(d) of the Securities Exchange Act of 1934 or Section 30 of the Investment Company Act of 1940 during the preceding 12 months or for such shorter period that the registrant was required to file such report(s) been filed? If answer is no, identify report(s). [X] Yes [] No

(3) Is it anticipated that any significant change in results of operations from the corresponding period for the last fiscal year will be reflected by the earnings statements to be included in the subject report or portion thereof? [] Yes [X] No

If so, attach an explanation of the anticipated change, both narratively and quantitatively, and, if appropriate, state the reasons why a reasonable estimate of the results cannot be made.

Not Applicable

Fulton Financial Corporation and The Drivers and Mechanics Bank Salary Deferral Plan
(Name of Registrant as Specified in Charter)

has caused this notification to be signed on its behalf by the undersigned hereunto duly authorized.

Fulton Financial Corporation

By /s/ George R. Barr, Jr.

George R. Barr, Jr.

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FULTON FINANCIAL ADVISORS, N.A., Trustee
of The Drovers and Mechanics Bank Salary
Deferral Plan

Date July 2, 2002

By /s/ George R. Barr, Jr.

George R. Barr, Jr., Secretary