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February 15, 1994

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U.S. Department of Labor
 Top Hat Plan Exemption
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 Room N-5644
 200 Constitution Avenue, N.W.
 Washington, DC 20210

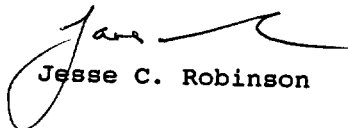
Re: Fulton Financial Corporation

Dear Sir or Madam:

We represent Fulton Financial Corporation. In accordance with Labor Reg. §2520.104-23, notice is hereby given that Fulton Financial Corporation maintains a plan primarily for the purpose of providing deferred compensation for a select group of management or highly compensated employees. The number of participants in the plan is four. Fulton Financial Corporation's address is One Penn Square, P.O. Box 4887, Lancaster, PA 17604, and its employer identification number is 23-2195389.

Please telephone me if you have any questions or require additional information.

Very truly yours,


 Jesse C. Robinson

JCR/jmf/#158105.1

cc: Jeffrey E. Fix, Manager of
 Compensation and Benefits
 Fulton Bank

Craig H. Hill, Vice President/Director
 of Human Resources
 Fulton Bank

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