#### GARDNER EUGENE H

Form 4

February 03, 2003

\_ Check this box if no

Form 4 or Form 5

See Instruction 1(b).

#### FORM 4

longer subject to Section 16.

obligations may continue.

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

#### OMB APPROVAL

OMB Number: 3235-0287 Expires: January 31, 2005 Estimated average burden hours per response. . . 0.5

### STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility Holding Company Act of 1935 or Section 30(h) of the Investment Company Act of 1940

Filed By Romeo and Dye's Section 16 Filer www.section16.net

1. Name and Address  Gardner Eugene H.						Trading Syr	nbol ON (FULT)	6. Relationship of Reporting Person(s) to Issuer (Check all applicable)				
(Last) (Fin Gardner Russo & G 223 East Chestnut St	0	I.R.S. Id of Reportin f an entity	ng P		umber	Month/l	ment for Day/Year y 24, 2003	10% _ O:	X Director  10% Owner  _ Officer (give title below)  Other (specify below)			
(St Lancaster, PA 17602						Date of (Month)	nendment, Original /Day/Year)	(Che X Fo Perso Fo Repo	7. Individual or Joint/Group Filing (Check Applicable Line)  X Form filed by One Reporting Person Form filed by More than One Reporting Person			
(City) (S	tate) (Zip)		Tab					ies Acquired, Dis			cially Owned	
1. Title of Security (Instr. 3)	· I				4. Securiti or Dispose (Instr. 3, 4) Amount	ed of (4 & 5)  (A) or	D)	Beneficially Owned Follow-		6. Owner- ship Form: Direct (D) or Indirect (I) (Instr. 4)  7. Nature o Indirect Beneficial Ownership (Instr. 4)		
\$2.50 par value common stock	01/24/03		<b>J</b> (1)	V	326	(D) <b>A</b>	18.84490	,	33,917	D		

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB control number

# FORM 4 (continued) Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned

(e.g., puts, calls, warrants, options, convertible securities)

1. Title of	2. Conver-	3.	3A.	4.	5.	6. Date Exercisable	7. Title and	8. Price of	9. Number of	10.	11. Nature
Derivative	sion or	Trans-	Deemed	Trans-	Number	and Expiration	Amount of	Derivative	Derivative	Owner-	of Indirect
Security	Exercise	action	Execution	action	of	Date	Underlying	Security	Securities	ship	Beneficial
	Price of	Date	Date,	Code	Derivati	ØMonth/Day/	Securities	(Instr. 5)	Beneficially	Form	Ownership
(Instr. 3)	Derivative		if any		Securiti	<b>X</b> ear)	(Instr. 3 & 4)		Owned	of Deriv-	(Instr. 4)
	Security	(Month/	(Month/	(Instr.	Acquire	d			Following	ative	
		Day/		8)	(A) or				Reported	Security:	
		Year)	Year)		Dispose	<b>d</b>			Transaction(s)	Direct	

<sup>\*</sup> If the form is filed by more than one reporting person, see Instruction 4(b)(v).

## Edgar Filing: GARDNER EUGENE H - Form 4

					0 (1 3 5								(D) or Indirect (I) (Instr. 4)		
				Code	V	(A)				Title	Amount				
								Exer-cisable	tion		or				l
									Date		Number				l
											of				l
											Shares				l

Explanation of Responses:

(1) Reinvestment of Dividends

By: /s/ Mark A. Crowe January 30, 2003
Attorney-in-fact for Eugene H. Gardner
\*\*Signature of Reporting Person

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, See Instruction 6 for procedure.

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB Number.

<sup>\*\*</sup>Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).