

UNITY BANCORP INC /DE/
Form 8-K
February 03, 2004

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 (Date of earliest event reported) **February 2, 2004**

UNITY BANCORP, INC.

(Exact name of registrant as specified in its charter)

New Jersey
(State or other jurisdiction
of incorporation)

1-12431
(Commission
File Number)

22-3282551
(IRS Employer
Identification No.)

64 OLD HIGHWAY 22, CLINTON, NEW JERSEY
(Address of principal executive offices)

08809
(Zip Code)

Registrant's telephone number, including area code **(908) 730-7630**

Item 5. Other Events and Regulation FD Disclosure

Included with this Current Report on Form 8-K as Exhibit 99.1 is the Registrant's President's Message, the full text of which is incorporated by reference in response to this item, which was contemporaneously delivered to the Registrant's shareholders on January 31, 2004 along with a cash dividend of \$0.03 per common share.

EXHIBIT NO.	DESCRIPTION
99.1	President's Message dated January 31, 2004

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.

UNITY BANCORP, INC.
(Registrant)

Dated: February 2, 2004

By: /s/ ALAN BEDNER
Executive Vice President and
Chief Financial Officer

INDEX TO EXHIBITS

Exhibit	Description
99.1	President s Message dated January 31, 2004