

Fulton Capital Trust I  
Form FWP  
January 23, 2006

Filed Pursuant to Rule 433  
Dated January 20, 2006  
Registration Nos. 333-130718  
333-130718-04

**150,000 Capital Securities**  
**Fulton Capital Trust I**  
**6.29% Capital Securities**  
**(Liquidation Amount \$1,000 per Capital Security)**

**Issuer:** Fulton Capital Trust I

**Ratings:** A3/A- (Moody s/Fitch)

**Size:** \$150 Million

**Coupon:** 6.29%

**Security:** Trust Pfd

**Maturity Date:** February 1, 2036

**Payment Dates:** August 1<sup>st</sup> and February 1<sup>st</sup>

**First Payment Date:** August 1, 2006

**Redemption:** Regulatory, Tax and 1940 Act event redemption only

**Issue Price:** 100.00%

**Settlement Date (T + 4):** January 26, 2006

**Underwriting Discount:** 1.00%

**Cusip:** 360008 AA 4

**Form:** Book-Entry

**Book Runner:** Sandler O Neill & Partners, L.P.

**Co-Managers:** Keefe, Bruyette & Woods, Inc.  
KeyBanc Capital Markets, a division of McDonald Investments Inc.  
Morgan Stanley & Co. Incorporated  
Ryan, Beck & Co.

The issuer has filed a registration statement (including a prospectus) with the Securities and Exchange Commission (SEC) for this offering. Before you invest, you should read the prospectus for this offering in that registration statement and other documents the issuer has filed with the SEC for more complete information about the issuer and this offering. You may get these documents, as well as the final prospectus and prospectus supplement (when completed) (such documentation, the Offer Documentation), for free by searching the SEC online database (EDGAR®) at [www.sec.gov](http://www.sec.gov). Alternatively, you may obtain a copy of the Offer Documentation from Sandler

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O'Neill & Partners, L.P. if you request it by calling toll-free 800-635-6851.