

1ST CONSTITUTION BANCORP  
Form 8-K  
March 03, 2003

**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)**

March 3, 2003

1ST CONSTITUTION BANCORP

---

(Exact Name of Registrant as Specified in Charter)

New Jersey  
(State or Other Jurisdiction  
of Incorporation)

000-32891  
Commission  
File Number

22-3665653  
I.R.S. Employer  
Identification No.)

2650 Route 130 P.O. Box 634, Cranbury, New Jersey  
(Address of Principal Executive Offices)

08512  
(Zip Code)

Registrant's telephone number, including area code

(609) 655-4500

---

**INFORMATION TO BE INCLUDED IN THE REPORT**

**Item 7. Financial Statements, Pro Forma Financial Information and Exhibits.**

(c) *Exhibits*

Exhibit No.    Exhibit

99.1    Press Release of 1<sup>st</sup> Constitution Bancorp dated March 3, 2003.

99.2    Letter from 1<sup>st</sup> Constitution Bancorp to Shareholders, dated March 3, 2003.

**Item 9. Regulation FD Disclosure.**

On March 3, 2003, 1<sup>st</sup> Constitution Bancorp issued a press release announcing that it had released the text of a letter to its shareholders which reviewed the bank's historic financial performance, strategic plans for the future, and the performance of its stock. On March 3, 2003, 1<sup>st</sup> Constitution Bancorp sent the subject letter to its shareholders.

---

**SIGNATURE**

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.

**1ST CONSTITUTION BANCORP**

Dated: March 3, 2003

By: ROBERT F. MANGANO

Name: Robert F. Mangano

Title: President and Chief Executive Officer

---

**EXHIBIT INDEX**

<u>Exhibit No.</u>	<u>Exhibit</u>
99.1	Press Release of 1 <sup>st</sup> Constitution Bancorp dated March 3, 2003.
99.2	Letter from 1 <sup>st</sup> Constitution Bancorp to Shareholders, dated March 3, 2003.