

UNITY BANCORP INC /DE/
Form 8-K
March 23, 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) **March 22, 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

The Registrant issued a press release on March 22, 2004 announcing the declaration of a cash dividend of \$.04 per common share payable on April 30, 2004 to shareholders of record as of April 15, 2004, the full text of which, filed as Exhibit 99.1 with this Current Report on Form 8-K, is hereby incorporated by reference in response to this Item.

Item 7. Financial Statements and Exhibits

The following exhibit is filed with this Current Report on Form 8-K.

| EXHIBIT NO. | DESCRIPTION |
|--------------------|-------------------------------------|
| 99.1 | Press Release dated March 22, 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: March 23, 2004

By: /s/ ALAN J. BEDNER
EVP and Chief Financial Officer

INDEX TO EXHIBITS

| Exhibit | Description |
|----------------|-------------------------------------|
| 99.1 | Press Release dated March 22, 2004. |