

UNITY BANCORP INC /DE/
Form 8-K
October 30, 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) **October 30, 2003**

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 October 31, 2003 along with a cash dividend of \$0.03 per common share.

Item 7. Financial Statements and Exhibits

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

EXHIBIT NO.	DESCRIPTION
99.1	President's Message dated October 31, 2003.

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: October 30, 2003

By: /s/ JAMES A. HUGHES
EVP and Chief Financial Officer

INDEX TO EXHIBITS

Exhibit	Description
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