UNITY BANCORP INC /DE/ Form 8-K June 28, 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) June 24, 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

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Item 5. Other Events and Regulation FD Disclosure

The Registrant issued a press release on June 25, 2004 announcing the declaration of a cash dividend of \$.04 per common share payable on July 30, 2004 to shareholders of record as of July 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 June 25, 2004.

2

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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: June 25, 2004 By: /s/ ALAN J. BEDNER

EVP and Chief Financial Officer

3

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INDEX TO EXHIBITS

Exhibit	г	Description
99.1	Press Release dated June 25, 2004.	
	4	