

UNITY BANCORP INC /NJ/  
Form 8-K  
July 29, 2005

**UNITED STATES**  
**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) **July 26, 2005**

**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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Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

- o Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
  
  - o Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
  
  - o Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
  
  - o Pre-commencement communications pursuant to Rule 13e-4 (c) under the Exchange Act (17 CFR 240.13e-4 (c))
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**Item 8.01. Other Events**

Included with this Current Report on Form 8-K 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 (along with a cash dividend of \$.05 per common share) on July 29, 2005 and delivered to the registrant's depositors in the month of August 2005.

**Item 9.01. Financial Statements and Exhibits**

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

| <b>EXHIBIT NO.</b> | <b>DESCRIPTION</b>                      |
|--------------------|---|
| 99.1               | President's Message dated July 26, 2005 |

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: July 29, 2005

By: /s/ Alan J. Bedner, Jr.  
Alan J. Bedner, Jr.  
EVP and Chief Financial Officer

INDEX TO EXHIBITS

| <b>Exhibit</b> | <b>Description</b>                       |
|----------------|--|
| 99.1           | President's Message dated July 26, 2005. |

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