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REVELS THOMAS R

Form 4

December 23, 2002

- 1. Name and Address of Reporting Person REVELS, THOMAS R. 10200 DAVID TAYLOR DRIVE PO BOX 37937 CHARLOTTE, NC 28237-7937
- 2. Issuer Name and Ticker or Trading Symbol FIRST CHARTER CORPORATION (FCTR)
- 3. IRS or Social Security Number of Reporting Person (Voluntary)
- 4. Statement for Month/Year 12/2002
- 5. If Amendment, Date of Original (Month/Day/Year)
- 6. Relationship of Reporting Person(s) to Issuer (Check all applicable)
 - (X) Director () 10% Owner
 - () Officer (give title below) () Other (specify below)
- 7. Individual or Joint/Group Filing (Check Applicable Line)
 - (X) Form filed by One Reporting Person
 - () Form filed by More than One Reporting Person

TABLE I -- Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned

+			+		+			+	
1. Title of Security	2. T	rans-	3. Tra	ns-	4. Securiti	es Acqu	ired (A)	5.	Amou
	l a	ction	act	ion	or Dispo	sed of	(D)		Secu
	l D	ate	Cod	е					Bene
	l								Owne
	(M	Ionth/							End
	l D	ay/ -	+	-+	+	+	+	+	Mont
	Y Y	ear)	Code	V	Amount	A/D	Price		

Common Stock 1188.69
Common Stock 0

Common Stock 0

Common Stock - Street Name 850

TABLE II -- Derivative Securities Acquired, Disposed of, or Beneficially Owned

+	+	+	+	+	+		+		+ -
11.	12.	13.	4.	15.	16.		17.		8
1			1	 -					
							Title a	ind Amount	
		1					of Unde	erlying	
	Conver-		1	Number of			Securit	ies	
	sion or	1		Derivative	Date Exerc	isable	+	+	+
	Exercise			Securities	and Expira	tion Date		Amount	
	Price of	Transac-	Transac-	Acquired(A)	(Month/Day	/Year)		or	
Title of	Deriv-	tion Date	tion Code	Disposed(D)	+	+	+	Number	P
Derivative	ative	(Month/	+	+	+Date Exer-	Expira-		of	D
Security	Security	Day/Year)	Code V	(A) (D)	cisable	tion Date	Title	Shares	S

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Convertible	\$14.455	01/14/2010	
Securities			Stock
Stock Option	\$14.5	01/20/2010	Common Stock
Stock Option	\$15.75	01/17/2011	Common
Stock Option	\$17.37	01/16/2012	Stock Common Stock
Stock Option	\$18	10/14/2009	
Stock Option	\$26	04/29/2008	Common Stock
DEFERRED COMPENSATION PLAN	\$0	08/31/2008	Common Stock
DEFERRED COMPENSATION PLAN	\$12.8125	03/31/2010	Common Stock
DEFERRED COMPENSATION PLAN	\$13.125	04/13/2010	Common Stock
DEFERRED COMPENSATION PLAN	\$13.625	02/28/2010	Common Stock
DEFERRED COMPENSATION PLAN	\$13.7188	01/31/2010	Common Stock
DEFERRED COMPENSATION PLAN	\$13.875	04/28/2010	Common Stock
DEFERRED COMPENSATION PLAN	\$14.563	07/31/2010	Common Stock
DEFERRED COMPENSATION PLAN	\$14.8061	12/31/2010	Common Stock
DEFERRED COMPENSATION PLAN	\$14.8438	12/31/2009	Common Stock
DEFERRED COMPENSATION PLAN	\$15.75	06/30/2010	Common Stock
DEFERRED COMPENSATION PLAN	\$15.9063	07/13/2010	Common Stock
DEFERRED COMPENSATION PLAN	\$16.125	11/30/2009	Common Stock
DEFERRED COMPENSATION PLAN	\$17.063		Common Stock
DEFERRED COMPENSATION PLAN	\$17.25		Common Stock
DEFERRED COMPENSATION PLAN	\$17.5	09/30/2009	Common Stock
DEFERRED COMPENSATION PLAN	\$17.7557		Common Stock

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DEFERRED COMPENSATION PLAN	\$17.884					Common Stock		
DEFERRED COMPENSATION PLAN	\$17.89	12/17/2002 N	0	01/01/2003	12/17/2010	Common Stock	25.051	:
DEFERRED COMPENSATION PLAN	\$18.1875					Common Stock		
DEFERRED	\$18.23	12/19/2002 J						