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FIRST CHARTER CORP /NC/

Form 4

April 24, 2003

 Name and Address of Reporting Person COLTRANE, MICHAEL R. 10200 DAVID TAYLOR DRIVE PO BOX 37937

CHARLOTTE, NC 28237-7937

- 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 4/2003
- 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

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	12.	Trans-	13.	Trans-	_	4.	Securitie	es Acqui	ired ((A)	5.	Amou
1		action	1	action	n		or Dispos	sed of	(D)		l	Secu
1		Date	1	Code							l	Bene
			1								l	Owne
		(Month/	1								l	End
		Day/	+	+		+		·	+		F	Mont
		Year)	Cod	le /	V	Amc	ount	A/D	Price)	l	
+	+		+	+-		+		·	+			

Common Stock 63403.0 Common Stock 8834.28

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

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1	Conver-	1	1	Number of			Securit	ies	
	sion or	1	1	Derivative	Date Exerci:	sable	+	+	+
	Exercise	1	1	Securities	and Expirat	ion Date	1	Amount	
	Price of	Transac-	Transac-	Acquired(A)	(Month/Day/	Year)	1	or	
Title of	Deriv-	tion Date	tion Code	e Disposed(D)-	++		+	Number	ΙP
Derivative	ative	(Month/	+	+	+Date Exer-	Expira-	1	of	D
Security	Security	Day/Year)	Code V	(A) (D)	cisable	tion Date	Title	Shares	S

 Stock Option
 \$14.5
 01/20/2010 Common Stock

 Stock Option
 \$15.75
 01/17/2011 Common

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Stock Option	\$17.37	01/16/2012	
Stock Option	\$17.708	02/20/2007	Stock Common Stock
Stock Option	\$18	10/14/2009	
Stock Option	\$18.854	05/19/2007	
Stock Option	\$26.75	04/29/2008	Stock
DEFERRED COMPENSATION PLAN	\$0		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	\$13.7188	01/31/2010	Common Stock
DEFERRED COMPENSATION PLAN	\$14.455	01/14/2010	Common Stock
DEFERRED COMPENSATION PLAN	\$14.563	07/31/2010	Common Stock
DEFERRED COMPENSATION PLAN	\$14.8057	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	05/31/2010	Common Stock
DEFERRED COMPENSATION PLAN	\$16.125	11/30/2009	Common Stock
DEFERRED COMPENSATION PLAN	\$16.45	10/10/2012	Common Stock
DEFERRED COMPENSATION PLAN	\$16.76	08/01/2012	Common Stock
DEFERRED COMPENSATION PLAN	\$16.85	10/02/2012	Common Stock
DEFERRED COMPENSATION PLAN	\$16.91	08/29/2012	Common Stock
DEFERRED COMPENSATION PLAN	\$17.063		Common Stock

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DEFERRED COMPENSATION PLAN	\$17.09	02/13/2013	Common Stock
DEFERRED COMPENSATION PLAN	\$17.25		Common Stock
DEFERRED COMPENSATION PLAN	\$17.44	01/30/2012	Common Stock
DEFERRED COMPENSATION PLAN	\$17.5	09/30/2009	Common Stock
DEFERRED COMPENSATION PLAN	\$17.7293	01/17/2012	Common Stock
DEFERRED COMPENSATION PLAN	\$17.7557		Common Stock
DEFERRED	\$17.817 04/22/2003 N		