REVELS THOMAS R
Form 4
April 29, 2003

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
   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

| 1. Title of Security | 2. Trans-action Date (Month/Day/Year) | 3. Trans-action Code | | 4. Securities Acquired (A) or Disposed of (D) | | | 5. Amou Secu Bene Owne End Mont |
|---|---|---|---|---|---|---|---|
| | | Code | V | Amount | A/D | Price | |
| Common Stock | | | | | | | 1188.69 |
| Common Stock | | | | | | | 0 |
| Common Stock | | | | | | | 0 |
| Common Stock | | | | | | | 48.9617 |