#### FIRST CHARTER CORP /NC/

Form 5

Common

Stock

11/10/2005

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440

33,343

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February 03, 2006

#### **OMB APPROVAL** FORM 5 **OMB** UNITED STATES SECURITIES AND EXCHANGE COMMISSION 3235-0362 Number: Washington, D.C. 20549 Check this box if January 31, Expires: no longer subject 2005 to Section 16. Estimated average ANNUAL STATEMENT OF CHANGES IN BENEFICIAL Form 4 or Form burden hours per 5 obligations OWNERSHIP OF SECURITIES response... 1.0 may continue. See Instruction Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, 1(b). Form 3 Holdings Section 17(a) of the Public Utility Holding Company Act of 1935 or Section Reported 30(h) of the Investment Company Act of 1940 Form 4 Transactions Reported 1. Name and Address of Reporting Person \* 2. Issuer Name and Ticker or Trading 5. Relationship of Reporting Person(s) to Issuer JONES WALTER H JR Symbol FIRST CHARTER CORP /NC/ (Check all applicable) [FCTR] (Middle) 3. Statement for Issuer's Fiscal Year Ended (Last) (First) \_X\_ Director 10% Owner Officer (give title Other (specify (Month/Day/Year) below) below) 12/31/2005 10200 DAVID TAYLOR DRIVE (Street) 4. If Amendment, Date Original 6. Individual or Joint/Group Reporting Filed(Month/Day/Year) (check applicable line) CHARLOTTE, NCÂ 28262-2373 \_X\_ Form Filed by One Reporting Person Form Filed by More than One Reporting (City) (State) (Zip) Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned 1.Title of 2. Transaction Date 2A. Deemed 3. 4. Securities Acquired 5. Amount of 7. Nature of (Month/Day/Year) Execution Date, if Transaction (A) or Disposed of (D) Ownership Indirect Security Securities (Instr. 3) Code (Instr. 3, 4 and 5) Beneficially Form: Beneficial (Month/Day/Year) (Instr. 8) Owned at end Direct (D) Ownership of Issuer's or Indirect (Instr. 4) (A) Fiscal Year (I) or (Instr. 3 and 4) (Instr. 4) (D) Price Amount Common Â Â Â Â Â Â Â 7,636.9749 D Stock Spouse Common Â Â Â Â Â Â 7 Ι IRA -Stock Margaret

Spouse

Name -Margaret

Street

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Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

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SEC 2270 (9-02)

# Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transaction Code (Instr. 8)	of Deri Secu Acqu (A) of Disp of (I	Number Expiration D		ate	7. Title and Amount of Underlying Securities (Instr. 3 and 4)	
					(A)	(D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares
Phantom Stock	Â	Â	Â	Â	Â	Â	(2)	(2)	Common Stock	12,623.639
Stock Options (Right to buy)	\$ 17.37	Â	Â	Â	Â	Â	(3)	01/16/2012	Common Stock	700
Stock Options (Right to buy)	\$ 18.81	Â	Â	Â	Â	Â	(4)	01/22/2013	Common Stock	1,667
Stock Options (Right to buy)	\$ 20.02	Â	Â	Â	Â	Â	(5)	01/21/2014	Common Stock	1,440
Stock Options (Right to buy)	\$ 23.66	Â	Â	Â	Â	Â	(5)	01/19/2015	Common Stock	2,500

## **Reporting Owners**

Reporting Owner Name / Address	Relationships						
r	Director	10% Owner	Officer	Other			
JONES WALTER H JR 10200 DAVID TAYLOR DRIVE CHARLOTTE Â NCÂ 28262-2373	ÂX	Â	Â	Â			

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## **Signatures**

Robin S. Leslie, by Power of Attorney 02/03/2006

\*\*Signature of Reporting Person Date

## **Explanation of Responses:**

- \* If the form is filed by more than one reporting person, see Instruction 4(b)(v).
- \*\* Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).
- (5) Options are exercisable in 5 equal yearly installments beginning one year after grant date.
- (3) The remaining 700 options become exercisable on 1-16-2006.
- (2) Non-Employee directors may withdraw common stock from the deferred comp plan the first day of the calendar month following retirement, death, or termination.
- (4) The remaining 1,667 options become exercisable on 01/22/2006.
- (1) One for One

Note: File three copies of this Form, one of which must be manually signed. If space provided is insufficient, *see* Instruction 6 for procedure. Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.

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