

FIRST CHARTER CORP /NC/
Form 5
February 14, 2008

FORM 5

UNITED STATES SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

OMB APPROVAL

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Form 3 Holdings Reported Form 4 Transactions Reported

ANNUAL STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility Holding Company Act of 1935 or Section 30(h) of the Investment Company Act of 1940

1. Name and Address of Reporting Person *
MESSINGER ELLEN L

(Last) (First) (Middle)

2. Issuer Name and Ticker or Trading Symbol
FIRST CHARTER CORP /NC/ [fctr]

5. Relationship of Reporting Person(s) to Issuer

(Check all applicable)

10200 DAVID TAYLOR DRIVE

(Street)

3. Statement for Issuer's Fiscal Year Ended (Month/Day/Year)
12/31/2007

Director 10% Owner
 Officer (give title below) Other (specify below)

CHARLOTTE, NC 28262-2373

(City) (State) (Zip)

4. If Amendment, Date Original Filed(Month/Day/Year)

6. Individual or Joint/Group Reporting

(check applicable line)

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 (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transaction Code (Instr. 8)	4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)	5. Amount of Securities Beneficially Owned at end of Issuer's Fiscal Year (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Ownership (Instr. 4)
Common Stock	Â	Â	Â	Â	9,092.1943 (1)	D	Â
Common Stock	Â	Â	Â	Â	784.8575 (2)	I	Son - Alexander
Common Stock	Â	Â	Â	Â	740.9306 (3)	I	Son - Maxwell
Common Stock	Â	Â	Â	Â	447.6267 (4)	I	Spouse - Timothy

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

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(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)	5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)	6. Date Exercisable and Expiration Date (Month/Day/Year)	7. Title and Amount of Underlying Securities (Instr. 3 and 4)	8. F Der Sec (Ins
					(A) (D)	Date Exercisable Expiration Date	Title	Amount or Number of Shares
Stock Options (Right to Buy)	\$ 14.5	Â	Â	Â	Â Â Â <u>(5)</u>	01/20/2010	Common Stock	1,800
Stock Options (Right to Buy)	\$ 15.75	Â	Â	Â	Â Â Â <u>(5)</u>	01/17/2011	Common Stock	1,800
Stock Options (Right to Buy)	\$ 17.37	Â	Â	Â	Â Â Â <u>(5)</u>	01/16/2012	Common Stock	2,500
Stock Options (Right to Buy)	\$ 18	Â	Â	Â	Â Â Â <u>(5)</u>	10/14/2009	Common Stock	1,800
Stock Options (Right to Buy)	\$ 18.81	Â	Â	Â	Â Â Â <u>(5)</u>	01/22/2013	Common Stock	5,000
Stock Options (Right to Buy)	\$ 20.02	Â	Â	Â	Â Â Â <u>(5)</u>	01/21/2014	Common Stock	1,800
Stock Options (Right to Buy)	\$ 23.66	Â	Â	Â	Â Â Â <u>(5)</u>	01/19/2015	Common Stock	2,500

Buy)

Stock

Options (Right to Buy)	\$ 26.75	^	^	^	^	^	^	^ (5)	04/29/2008	Common Stock	1,000
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Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
MESSINGER ELLEN L 10200 DAVID TAYLOR DRIVE CHARLOTTE, NC 28262-2373	^ X	^	^	^

Signatures

/s/ STEPHEN J. ANTAL, by Power of Attorney	02/14/2008
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__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).
- (1) Includes 153.1943 shares acquired under the First Charter Corporation dividend reinvestment plan since the date of the reporting person's last report.
- (2) Includes 13.2242 shares acquired under the First Charter Corporation dividend reinvestment plan since the date of the reporting person's last report.
- (3) Includes 12.4841 shares acquired under the First Charter Corporation dividend reinvestment plan since the date of the reporting person's last report.
- (4) Includes 7.5421 shares acquired under the First Charter Corporation dividend reinvestment plan since the date of the reporting person's last report.
- (5) All Options are currently exercisable.

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.