

FIRST CHARTER CORP /NC/
 Form 4
 December 23, 2002

1. Name and Address of Reporting Person
 COLTRANE, MICHAEL 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)
 Director 10% Owner
 Officer (give title below) Other (specify below)
7. Individual or Joint/Group Filing (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	2. Trans- action Date (Month/ Day/ Year)	3. Trans- action Code V	4. Securities Acquired (A) or Disposed of (D)			5. Amou Secu Bene Owe End Mont
		Code	Amount	A/D	Price	
Common Stock						64308.0
Common Stock						8834.19

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

1.	2.	3.	4.	5.	6.	7.	8.
Title of Derivative Security	Conver- sion or Exercise Price of Deriv- ative Security	Transac- tion Date (Month/ Day/Year)	Transac- tion Code	Number of Derivative Securities Acquired (A) Disposed (D)	Date Exercisable and Expiration Date (Month/Day/Year)	Title and Amount of Underlying Securities or Number of Shares	Price
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 Common Stock
Stock Option	\$17.708	02/20/2007	Common Stock
Stock Option	\$18	10/14/2009	Common Stock
Stock Option	\$18.854	05/19/2007	Common Stock
Stock Option	\$26.75	04/29/2008	Common 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	\$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
DEFERRED COMPENSATION PLAN	\$17.884		Common Stock

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DEFERRED COMPENSATION PLAN	\$17.89	12/17/2002 N	0	01/01/2003 12/17/2010	Common Stock	105.77	\$
DEFERRED COMPENSATION PLAN	\$18.1875				Common Stock		
DEFERRED	\$18.23	12/19/2002 J					