

FIRST CHARTER CORP /NC/
Form 4
March 10, 2006

FORM 4

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

OMB APPROVAL

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Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).

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

(Print or Type Responses)

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

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

5. Relationship of Reporting Person(s) to Issuer

(Check all applicable)

(Last) (First) (Middle)
10200 DAVID TAYLOR DRIVE
(Street)

3. Date of Earliest Transaction (Month/Day/Year)
01/20/2006

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

CHARLOTTE, NC 28262-2373

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

6. Individual or Joint/Group Filing(Check Applicable Line)
 Form filed by One Reporting Person
 Form filed by More than One Reporting Person

(City) (State) (Zip)

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 Following Reported Transaction(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)
			Code	V	Amount or Price		
Common Stock	03/09/2006		A	(1)	\$ 1,000 23.66	6,139	D
Common Stock	01/20/2006		J(2)		\$ 5.7908 24.33	747.2941	I Son - Alexander
Common Stock	01/20/2006		J(2)		\$ 5.4665 24.33	705.4697	I Son - Maxwell
Common Stock	01/20/2006		J(2)		\$ 3.3025 24.33	426.203	I Spouse - Timothy

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. Price of Derivative Security (Instr. 5)	
				Code	V (A) (D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares
Stock Options (Right to buy)	\$ 14.5					<u>(3)</u>	01/20/2010	Common Stock	1,800
Stock Options (Right to buy)	\$ 15.75					<u>(4)</u>	01/17/2011	Common Stock	1,800
Stock Options (Right to buy)	\$ 17.37					<u>(5)</u>	01/16/2012	Common Stock	2,500
Stock Options (Right to buy)	\$ 17.708					<u>(6)</u>	02/20/2007	Common Stock	600
Stock Options (Right to buy)	\$ 18					<u>(6)</u>	10/14/2009	Common Stock	1,800
Stock Options (Right to buy)	\$ 18.81					<u>(7)</u>	01/22/2013	Common Stock	5,000
Stock	\$ 18.854					<u>(6)</u>	05/19/2007	Common	1,200

Options (Right to buy)					Stock	
Stock Options (Right to buy)	\$ 20.02	(8)	01/21/2014	Common Stock		1,800
Stock Options (Right to buy)	\$ 23.66	(8)	01/19/2015	Common Stock		2,500
Stock Options (Right to buy)	\$ 26.75	(6)	04/29/2008	Common Stock		1,000

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

Robin S. Leslie, by Power of
Attorney

03/10/2006

__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).
- (2) Shares acquired under the First Charter Corporation dividend reinvestment plan since the date of the reporting person's last report.
- (8) Options are exercisable in 5 equal yearly installments beginning one year after grant date.
- (1) Represents a grant of restricted stock vesting in 3 equal yearly installments.
- (5) 1,500 options currently exercisable. The remaining 1,000 options are exercisable in equal installments on 01/16/2005 and 01/16/2006
- (3) 1,440 options are currently exercisable. Remaining 360 options exercisable on 01/20/2005
- (6) All Options are currently exercisable
- (4) 1,080 options are currently exercisable. Remaining 720 options exercisable in equal installments on 01/17/2005 and 01/17/2006
- (7) 1,666 options are currently exercisable. The remaining 3,334 options are exercisable in equal installments on 01/22/2005 and 01/22/2006

Note: File three copies of this Form, one of which must be manually signed. If space 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.