

Ensor Jeffrey Scott
Form 3
October 11, 2006

FORM 3 UNITED STATES SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

OMB APPROVAL

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INITIAL STATEMENT OF 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 * | | | 2. Date of Event Requiring Statement (Month/Day/Year) | 3. Issuer Name and Ticker or Trading Symbol | 5. If Amendment, Date Original Filed(Month/Day/Year) |
| Â Ensor Jeffrey Scott | | | 10/04/2006 | FIRST CHARTER CORP /NC/ [FCTR] | |
| (Last) | (First) | (Middle) | | 4. Relationship of Reporting Person(s) to Issuer | |
| 10200 DAVID TAYLOR DRIVE | | | | (Check all applicable) | |
| (Street) | | | | ____ Director | 6. Individual or Joint/Group Filing(Check Applicable Line) |
| CHARLOTTE,Â NCÂ 28262-2373 | | | | ____ 10% Owner | _X_ Form filed by One Reporting Person |
| (City) | (State) | (Zip) | | _X_ Officer | ____ Form filed by More than One Reporting Person |
| | | | | (give title below) (specify below) | |
| | | | | Executive Vice President | |

Table I - Non-Derivative Securities Beneficially Owned

| 1. Title of Security (Instr. 4) | 2. Amount of Securities Beneficially Owned (Instr. 4) | 3. Ownership Form: Direct (D) or Indirect (I) (Instr. 5) | 4. Nature of Indirect Beneficial Ownership (Instr. 5) |
|------------------------------------|--|---|--|
| Common Stock | 2,272 ⁽¹⁾ | D | Â |

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

SEC 1473 (7-02)

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB control number.

Table II - Derivative Securities Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

| 1. Title of Derivative Security (Instr. 4) | 2. Date Exercisable and Expiration Date (Month/Day/Year) | 3. Title and Amount of Securities Underlying Derivative Security (Instr. 4) | 4. Conversion or Exercise Price of Derivative Security | 5. Ownership Form of Derivative Security: Direct (D) or Indirect | 6. Nature of Indirect Beneficial Ownership (Instr. 5) |
|---|---|--|--|--|--|
| | Date Exercisable | Expiration Date | Title | Amount or Number of Shares | |

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| | | | | | | (I) (Instr. 5) | |
|------------------------------|-------|------------|--------------|-------|----------|-------------------|---|
| Stock Options (Right to buy) | Â (2) | 10/28/2012 | Common Stock | 4,000 | \$ 16.57 | D | Â |
| Stock Options (Right to buy) | Â (3) | 01/15/2013 | Common Stock | 4,072 | \$ 18.39 | D | Â |
| Stock Options (Right to buy) | Â (3) | 02/25/2014 | Common Stock | 3,583 | \$ 20.9 | D | Â |
| Stock Options (Right to buy) | Â (3) | 03/09/2016 | Common Stock | 4,300 | \$ 23.66 | D | Â |
| Stock Options (Right to buy) | Â (3) | 01/19/2015 | Common Stock | 5,736 | \$ 23.66 | D | Â |

Reporting Owners

| Reporting Owner Name / Address | Relationships | | | |
|---|---------------|-----------|----------------------------|-------|
| | Director | 10% Owner | Officer | Other |
| Ensor Jeffrey Scott 10200 DAVID TAYLOR DRIVE CHARLOTTE, NC 28262-2373 | Â | Â | Â Executive Vice President | Â |

Signatures

Stephen J Antal, by Power of Attorney
10/11/2006

__Signature of Reporting Person Date

Explanation of Responses:

- * If the form is filed by more than one reporting person, *see* Instruction 5(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).
- (3) Options are exercisable in 5 equal yearly installments beginning one year after grant date.
- (1) Represents a grant of restricted stock that vests 07/28/07.
- (2) Options are exercisable in 5 equal installments beginning 6 months after grant date. The remaining 4 installments each vest on the anniversary date of the grant for the remaining 4 years.

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.