

FIRST CHARTER CORP /NC/

Form 8-K

January 14, 2005

As filed with the Securities and Exchange Commission on January 14, 2005

**UNITED STATES
SECURITIES AND EXCHANGE COMMISSION**

Washington, D. C. 20549

FORM 8-K

CURRENT REPORT

Pursuant to Section 13 or 15(d) of
Securities Exchange Act of 1934

Date of Report (Date of earliest event reported):

January 13, 2005

FIRST CHARTER CORPORATION

(Exact name of registrant as specified in its charter)

North Carolina	0-15829	56-1355866
(State or other jurisdiction of incorporation)	(Commission File Number)	(IRS Employer Identification No.)

10200 David Taylor Drive, Charlotte, North Carolina 28262-2373

(Address, including zip code, of principal executive offices)

(704) 688-4300

(Registrant's telephone number, including area code)

(Former name or former address, if changed since last report)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions (see General Instruction A.2. below):

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
 - Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
 - Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
 - Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))
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Item 2.02 Results of Operation and Financial Condition

On January 13, 2005, First Charter Corporation announced its financial results for the three and twelve-month period ended December 31, 2004. A copy of the press release is included as Exhibit 99.1 to this Current Report on Form 8-K.

On January 14, 2005, as previously announced, First Charter Corporation will hold a simultaneous analyst presentation and audio webcast to review and discuss its fourth quarter and full year results and earnings estimates, as well as strategic plans for 2005. The slide package prepared for use by the First Charter Corporation executive team at this presentation is available at First Charter Corporation's website, www.firstcharter.com, and the slides are also furnished herewith as Exhibit 99.2. In addition, all of the information in the presentation is presented as of January 14, 2005 and First Charter Corporation does not assume any obligation to update such information in the future.

The information included herein, as well as Exhibits 99.1 and 99.2 referenced herein, shall not be deemed filed for purposes of Section 18 of the Securities Exchange Act of 1934, nor shall it be deemed incorporated by reference in any filing under the Securities Act of 1933.

Item 9.01 Financial Statements and Exhibits

(c) Exhibits

- 99.1 News Release disseminated on January 13, 2005 by First Charter Corporation.
 - 99.2 Slide Package prepared for use by the First Charter Corporation executive team for securities analysts meeting held on January 14, 2005.
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SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned thereunto duly authorized.

FIRST CHARTER CORPORATION

By: /s/ Robert O. Bratton

Robert O. Bratton
Executive Vice President and Chief Financial
Officer

Dated: January 14, 2005

EXHIBIT INDEX

Exhibit No.	Description
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99.2	Slide Package prepared for use by the First Charter Corporation executive team for securities analysts meeting held on January 14, 2005.