

FIRST CHARTER CORP /NC/

Form 8-K

October 29, 2002

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As filed with the Securities and Exchange Commission on October 29, 2002

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):

October 29, 2002

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)

Item 5 Other Events

On October 29, 2002, First Charter Corporation announced its financial results for the three and six month periods ended September 30, 2002. A copy of the press release is included as Exhibit 99.1 to this Current Report on Form 8-K.

Item 7 Financial Statements and Exhibits

(c) The following exhibits are filed herewith:

<u>Exhibit No.</u>	<u>Description</u>
99.1	News release disseminated on October 29, 2002 by First Charter Corporation.

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: October 29, 2002

EXHIBIT INDEX

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99.1	News Release disseminated on October 29, 2002 by First Charter Corporation.