

FIRST CHARTER CORP /NC/

Form 8-K

July 26, 2005

As filed with the Securities and Exchange Commission on July 26, 2005

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

**FORM 8 - K
CURRENT REPORT
Pursuant to Section 13 or 15(d) of
The Securities Exchange Act of 1934
Date of Report (Date of earliest event reported):
July 26, 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))
 - o Pre-commencement
communications
pursuant to
Rule 13e-4(c)
under the Exchange
Act (17 CFR
240.13e-4(c))
-

Item 7.01 Regulation FD Disclosure.

On July 26, 2005, as previously announced, First Charter Corporation will make a presentation at the Keefe, Bruyette & Woods, Inc. Honor Roll and 6th Annual Community Bank Investor Conference which will discuss financial results, strategic plans, and other business information. Such presentation will be simultaneously webcast. The slide package prepared for use by the First Charter Corporation executive management team at this presentation is posted to First Charter Corporation's website, www.firstcharter.com, and slides are also furnished herewith as Exhibit 99.1. In addition, all of the information in the presentation is presented as of July 26, 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 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 Slide Package prepared for the Keefe, Bruyette & Woods, Inc. Honor Roll and 6th Annual Community Bank Investor Conference to be held on July 26, 2005, discussing financial results, strategic plans, and other business information.
-

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/ Charles A. Caswell

Charles A. Caswell
Executive Vice President and Chief
Financial Officer

Dated: July 26, 2005

EXHIBIT INDEX

Exhibit No.	Description
99.1	Slide Package prepared for the Keefe, Bruyette & Woods, Inc. Honor Roll and 6th Annual Community Bank Investor Conference to be held on July 26, 2005, discussing financial results, strategic plans, and other business information.