

FIRST CHARTER CORP /NC/

Form 8-K

March 07, 2006

As filed with the Securities and Exchange Commission on March 7, 2006

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):

March 7, 2006

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)

Not Applicable

(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 7.01 Regulation FD Disclosure

On March 7, 2006, as previously announced, First Charter Corporation will make a presentation at the Raymond James 27th Annual Institutional Investors 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 First Charter Corporation executives at this presentation are 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 March 7, 2006, 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 Raymond James 27th Annual Institutional Investors Conference to be held on March 7, 2006, discussing financial results, strategic plans, and other business information.
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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/ Charles A. Caswell

Charles A. Caswell
Executive Vice President and Chief
Financial Officer

Dated: March 7, 2006

EXHIBIT INDEX

Exhibit No. Description

99.1 Slide Package prepared for the Raymond James 27th Annual Institutional Investors Conference to be held on March 7, 2006, discussing financial results, strategic plans, and other business information.