

MORRISON HUGH H  
 Form 5  
 February 14, 2003

1. Name and Address of Reporting Person  
 MORRISON, HUGH H.  
 10200 DAVID TAYLOR DRIVE  
 PO BOX 37937  
 CHARLOTTE, NC 28237-7937
2. Issuer Name and Ticker or Trading Symbol  
 FIRST CHARTER CORPORATION (FCTR)
3. IRS or Social Security Number of Reporting Person (Voluntary)
4. Statement for Month/Year  
 2002
5. If Amendment, Date of Original (Month/Day/Year)
6. Relationship of Reporting Person(s) to Issuer (Check all applicable)  
 Director  10% Owner  
 Officer (give title below)  Other (specify below)
7. Individual or Joint/Group Filing (Check Applicable Line)  
 Form filed by One Reporting Person  
 Form filed by More than One Reporting Person

TABLE I -- Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned

1. Title of Security	2. Trans- action Date (Month/ Day/ Year)	3. Trans- action Code	4. Securities Acquired (A) or Disposed of (D)			5. Amou Secu Bene Owne End Year
			Amount	A/D	Price	
Common Stock	12/16/2002	G	-500	D	\$17.9000	18549
Common Stock						456.144
Common Stock						6252.65
Common Stock	01/17/2002	R	67.1275	A	\$17.7293	
Common Stock	04/11/2002	R	60.7851	A	\$19.7780	
Common Stock	07/11/2002	R	68.0066	A	\$17.8387	
Common Stock	10/10/2002	R	76.561	A	\$16.4500	6980.66
Common Stock						4131
Common Stock						6252.65
Common Stock						1451
Common Stock - IRA						1421

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TABLE II -- Derivative Securities Acquired, Disposed of, or Beneficially Owned

1.	2.	3.	4.	5.	6.	7.	8.
Title of Derivative Security	Price of Derivative Security	Transaction Date (Month/Day/Year)	Transaction Code	Acquired (A)   Disposed (D)	Date Exercisable and Expiration Date (Month/Day/Year)	Title and Amount of Underlying Securities	Number of Shares
Stock Option	\$14.5				01/20/2010	Common Stock	
Stock Option	\$15.75				01/17/2011	Common Stock	
Stock Option	\$17.37				01/16/2012	Common Stock	
Stock Option	\$17.708				02/20/2007	Common Stock	
Stock Option	\$18				10/14/2009	Common Stock	
Stock Option	\$18.854				05/19/2007	Common Stock	
Stock Option	\$26.75				04/29/2008	Common Stock	
DEFERRED COMPENSATION PLAN	\$0					Common Stock	
DEFERRED COMPENSATION PLAN	\$12.8125				03/31/2010	Common Stock	
DEFERRED COMPENSATION PLAN	\$13.125				04/13/2010	Common Stock	
DEFERRED COMPENSATION PLAN	\$13.625				02/28/2010	Common Stock	
DEFERRED COMPENSATION PLAN	\$13.7188				01/31/2010	Common Stock	
DEFERRED COMPENSATION PLAN	\$13.875				04/28/2010	Common Stock	
DEFERRED COMPENSATION PLAN	\$14.455				01/14/2010	Common Stock	
DEFERRED COMPENSATION PLAN	\$14.563				07/31/2010	Common Stock	
DEFERRED COMPENSATION PLAN	\$14.5633				12/31/2010	Common Stock	
DEFERRED COMPENSATION PLAN	\$14.8438				12/31/2009	Common Stock	

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DEFERRED COMPENSATION PLAN	\$15.75		06/30/2010	Common Stock
DEFERRED COMPENSATION PLAN	\$15.9063		07/13/2010	Common Stock
DEFERRED COMPENSATION PLAN	\$16		05/31/2010	Common Stock
DEFERRED COMPENSATION PLAN	\$16.125		11/30/2009	Common Stock
DEFERRED	\$16.45	10/10/2002	J	