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REVELS THOMAS R

Form 4

February 18, 2003

- Name and Address of Reporting Person REVELS, THOMAS R. 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 2/2003
- 5. If Amendment, Date of Original (Month/Day/Year)
- 6. Relationship of Reporting Person(s) to Issuer (Check all applicable)
 - (X) Director () 10% Owner
 - () Officer (give title below) () Other (specify below)
- 7. Individual or Joint/Group Filing (Check Applicable Line)
 - (X) 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		Trans- action	3. Trans- action		<pre> 4. Securities Acquired (A) or Disposed of (D)</pre>			B	Amo
	i	Year)	Code 		 				Ben Own End
	i		Code	V	+ Amount +	A/D	Price	+ +	Mon

Common Stock 0

Common Stock 0

Common Stock 48.9617