

BRATTON ROBERT O

Form 4

January 17, 2003

1. Name and Address of Reporting Person
BRATTON, ROBERT O.
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
1/2003
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)
CHIEF OPERATING OFFICER CHIEF
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 V	4. Securities Acquired (A) or Disposed of (D)			5. Amou Secu Bene Owne End Mont
			Amount	A/D	Price	
Common Stock						68024.9
Common Stock						3560.86
Common Stock						185.194
Common Stock						185.194
Common Stock						3206.84
Common Stock - IRA						4042.94
Common Stock - IRA						159.632

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

1.	2.	3.	4.	5.	6.	7.	8.

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Title of Derivative Security	Conversion or Exercise Price of Derivative Security	Transaction Date (Month/Day/Year)	Transaction Code	Number of Securities Acquired (A) or Disposed (D)	Date Exercisable (Month/Day/Year)	Expiration Date	Title and Amount of Underlying Securities	
							Title	Amount or Number of Shares
Stock Option	\$8.75				10/20/2003		Common Stock	
Stock Option	\$12.265				10/24/2004		Common Stock	
Stock Option	\$14.5				01/20/2010		Common Stock	
Stock Option	\$14.92				01/02/2003		Common Stock	
Stock Option	\$15.75				01/17/2011		Common Stock	
Stock Option	\$17.37				01/16/2012		Common Stock	
Stock Option	\$17.9167				12/14/2004		Common Stock	
Stock Option	\$17.9167				12/04/2006		Common Stock	
Stock Option	\$18.125				01/21/2009		Common Stock	
Stock Option	\$23.125				01/21/2009		Common Stock	
Stock Option	\$25				12/01/2007		Common Stock	
Option	\$18.39	01/15/2003	A	21597	07/15/2003	01/15/2013	Common	21597