

FIRST CHARTER CORP /NC/  
Form 4  
April 26, 2005

**FORM 4**

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

OMB APPROVAL

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Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).

**STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES**

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility Holding Company Act of 1935 or Section 30(h) of the Investment Company Act of 1940

(Print or Type Responses)

1. Name and Address of Reporting Person \*  
**JAMES ROBERT E JR**

2. Issuer Name and Ticker or Trading Symbol  
**FIRST CHARTER CORP /NC/ [FCTR]**

5. Relationship of Reporting Person(s) to Issuer  
  
(Check all applicable)

(Last) (First) (Middle)  
**10200 DAVID TAYLOR DRIVE**  
  
(Street)

3. Date of Earliest Transaction (Month/Day/Year)  
**01/18/2005**

\_\_\_\_ Director \_\_\_\_\_ 10% Owner  
 Officer (give title below) \_\_\_\_\_ Other (specify below)  
**President FCB**

**CHARLOTTE, NC 28262-2373**

6. Individual or Joint/Group Filing(Check Applicable Line)  
 Form filed by One Reporting Person  
 Form filed by More than One Reporting Person

(City) (State) (Zip)

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

1. Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transaction Code (Instr. 8)	4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)	5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)
			Code	V Amount (A) or (D) Price			
Common Stock	04/22/2005		P	2,760 A \$ 22.22	13,567.386	D	
Common Stock	01/18/2005		J(1)	1.6863 A \$ 23.88	213.659	I	Daughter - Caroline
Common Stock	04/18/2005		J(1)	1.8607 A \$ 21.82	215.5197	I	Daughter - Caroline
Common Stock	01/18/2005		J(1)	1.6863 A \$ 23.88	213.659	I	Son - Phillip
Common Stock	04/18/2005		J(1)	1.8607 A \$ 21.82	215.5197	I	Son - Phillip

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Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

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(9-02)

**Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned**  
(e.g., puts, calls, warrants, options, convertible securities)

1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transaction Code (Instr. 8)	5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)	6. Date Exercisable and Expiration Date (Month/Day/Year)	7. Title and Amount of Underlying Securities (Instr. 3 and 4)	8. Price or Derivative Security (Instr. 3)	
				Code	V (A) (D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares
Stock Options (Right to buy)	\$ 14.5					(2)	01/20/2010	Common Stock	19,791
Stock Options (Right to buy)	\$ 15.75					(2)	01/17/2011	Common Stock	23,296
Stock Options (Right to buy)	\$ 17.37					(3)	01/16/2012	Common Stock	21,985
Stock Options (Right to buy)	\$ 18.375					(2)	01/29/2009	Common Stock	35,000
Stock Options (Right to buy)	\$ 18.39					(4)	01/15/2013	Common Stock	21,597
Stock Options (Right to buy)	\$ 23.66					(5)	01/19/2015	Common Stock	18,448

## Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
JAMES ROBERT E JR 10200 DAVID TAYLOR DRIVE CHARLOTTE, NC 28262-2373			President	FCB

## Signatures

Jan H Hollar, by Power of Attorney  
Date: 04/26/2005

Signature of Reporting Person Date

## Explanation of Responses:

- \* If the form is filed by more than one reporting person, *see* Instruction 4(b)(v).
- \*\* Intentional misstatements or omissions of facts constitute Federal Criminal Violations. *See* 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).
- (1) Shares aquired under the First Charter Corporation dividend reinvestment plan since the date of the reporting person's last report.
- (5) Options are exercisable in 5 equal yearly installments beginning one year after grant date.
- (3) 5,928 Incentive become exercisable as follows, 1,531 are currently exercisable and 4,397 become exercisable on 01/16/2006  
8,638 shares of 11,674 Non-Qualified are currently exercisable. The remaining shares become exercisable as follows, 3,036 shares
- (4) become exercisable on 01/15/2006. 9,923 Incentive shares become exercisable as follows: 1,284 shares become exercisable on 01/15/2006, 4,319 shares become exercisable on 01/15/2007, and 4,320 shares become exercisable on 01/15/2008.
- (2) All Options are currently exercisable

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *see* Instruction 6 for procedure. Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.