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FIRST CHARTER CORP /NC/  
Form 8-K  
April 18, 2001

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As filed with the Securities and Exchange Commission on April 18, 2001

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):  
April 18, 2001  
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FIRST CHARTER CORPORATION  
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(Exact name of registrant as specified in its charter)

North Carolina ----- (State or other jurisdiction of incorporation)	0-15829 ----- (Commission File Number)	56-1355866 ----- (IRS Employer Identification No.)
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10200 David Taylor Drive, Charlotte, North Carolina 28262-2373  
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(Addresses, including zip codes, of principal executive offices)

(704) 688-4300  
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(Registrant's telephone number, including area code)

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ITEM 7 FINANCIAL STATEMENTS AND EXHIBITS

(c) Exhibits.

The following exhibits are filed herewith:

Exhibit No. -----	Description -----
99.1	Scripts prepared for use by First Charter Corporation Executives for securities analysts meeting held on April 18, 2001, discussing first

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quarter 2001 results and fiscal year 2001 outlook and other business information.

99.2

Slide Package prepared for use with the Scripts included as Exhibit 99.1 by First Charter Corporation Executives for securities analysts meeting held on April 18, 2001, discussing first quarter 2001 results and fiscal year 2001 outlook and other business information.

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REGULATION FD DISCLOSURE

On April 18, 2001, as previously announced, First Charter Corporation held a simultaneous analyst presentation and audio webcast to discuss first quarter 2001 results and fiscal year 2001 outlook and other business information. Scripts and corresponding slide package prepared for use by First Charter Corporation executives at this presentation were posted to First Charter Corporation's website and certain of these scripts and slides are also furnished herewith as Exhibits 99.1 and 99.2, respectively. The furnishing of these scripts and slides is not intended to constitute a representation such that furnishing is required by Regulation FD or that the materials they contain include material investor information that is not otherwise publicly available. In addition, all of the information in the presentations is presented as of April 18, 2001, and First Charter Corporation does not assume any obligation to update such information in the future.

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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/ Robert O. Bratton

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Robert O. Bratton  
EVP and Chief Financial Officer

Dated: April 18, 2001

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EXHIBIT INDEX

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