

FIRST CHARTER CORP /NC/
 Form 3
 March 04, 2005

FORM 3 UNITED STATES SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

OMB APPROVAL

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INITIAL STATEMENT OF 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 *			2. Date of Event Requiring Statement (Month/Day/Year)	3. Issuer Name and Ticker or Trading Symbol	4. Relationship of Reporting Person(s) to Issuer	5. If Amendment, Date Original Filed(Month/Day/Year)
Â Manley Richard A			02/23/2005	FIRST CHARTER CORP /NC/ [FCTR]		
(Last)	(First)	(Middle)				
10200 DAVID TAYLOR DRIVE						
(Street)				(Check all applicable)		
CHARLOTTE,Â NCÂ 28262-2373				___ Director ___ 10% Owner	6. Individual or Joint/Group Filing(Check Applicable Line)	
(City)	(State)	(Zip)		<u> X </u> Officer ___ Other (give title below) (specify below)	___ Form filed by One Reporting Person	
				Group Executive Vice President	___ Form filed by More than One Reporting Person	

Table I - Non-Derivative Securities Beneficially Owned

1. Title of Security (Instr. 4)	2. Amount of Securities Beneficially Owned (Instr. 4)	3. Ownership Form: Direct (D) or Indirect (I) (Instr. 5)	4. Nature of Indirect Beneficial Ownership (Instr. 5)
Common Stock	459.8424	D	Â
Common Stock	7,075.08	I	By 401(k) Plan

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

SEC 1473 (7-02)

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB control number.

Table II - Derivative Securities Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

1. Title of Derivative Security (Instr. 4)	2. Date Exercisable and Expiration Date (Month/Day/Year)	3. Title and Amount of Securities Underlying Derivative Security (Instr. 4) Title	4. Conversion or Exercise Price of Derivative Security	5. Ownership Form of Derivative Security: Direct (D)	6. Nature of Indirect Beneficial Ownership (Instr. 5)
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	Date Exercisable	Expiration Date		Amount or Number of Shares		or Indirect (I) (Instr. 5)	
Stock Options (Right to buy)	Â (1)	01/16/2012	Common Stock	8,204	\$ 17.37	D	Â
Stock Options (Right to buy)	Â (1)	01/15/2013	Common Stock	9,451	\$ 18.39	D	Â
Stock Options (Right to buy)	Â (1)	01/15/2013	Common Stock	763	\$ 18.39	D	Â
Stock Options (Right to buy)	Â (1)	02/25/2014	Common Stock	1,162	\$ 20.9	D	Â
Stock Options (Right to buy)	Â (1)	02/25/2014	Common Stock	6,272	\$ 20.9	D	Â
Stock Options (Right to buy)	Â (2)	05/10/2009	Common Stock	5,000	\$ 22.5	D	Â
Stock Options (Right to buy)	Â (1)	01/19/2015	Common Stock	5,374	\$ 23.66	D	Â
Stock Options (Right to buy)	Â (1)	01/19/2015	Common Stock	1,193	\$ 23.66	D	Â

Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
Manley Richard A 10200 DAVID TAYLOR DRIVE CHARLOTTE, NC 28262-2373	Â	Â	Â Group Executive Vice President	Â

Signatures

Jan H Hollar 03/04/2005

**Signature of Reporting Person

Date

Explanation of Responses:

- * If the form is filed by more than one reporting person, see Instruction 5(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) Options are exercisable in 5 equal yearly installments beginning one year after grant date.

(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.