

FIRST CHARTER CORP /NC/

Form 8-K

October 14, 2003

As filed with the Securities and Exchange Commission on October 14, 2003

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):

October 14, 2003

FIRST CHARTER CORPORATION

(Exact name of registrant as specified in its charter)

North Carolina

0-15829

56-1355866

(State or other
jurisdiction of
incorporation)

(Commission
File Number)

(IRS Employer
Identification No.)

10200 David Taylor Drive, Charlotte, North Carolina 28262-2373

(Address, including zip code, of principal executive offices)

(704) 688-4300

(Registrant's telephone number, including area code)

Item 9 Regulation FD Disclosure

On October 14, 2003, First Charter Corporation announced its financial results for the three and nine-month period ended September 30, 2003. A copy of the press release is included as Exhibit 99.1 to this Current Report on Form 8-K.

On October 14, 2003, as previously announced, First Charter Corporation held a simultaneous analyst presentation and audio webcast to discuss third quarter 2003 results and present growth and earnings estimates for the fourth quarter of 2003 and other business information. The slide package prepared for use by First Charter Corporation executives at this presentation is posted to First Charter Corporation's website, www.firstcharter.com, and the slides are also furnished herewith as Exhibit 99.2. In addition, all of the information in the presentations is presented as of October 14, 2003, and First Charter Corporation does not assume any obligation to update such information in the future.

The information included herein, as well as Exhibits 99.1 and 99.2 referenced herein, shall not be deemed filed for purposes of Section 18 of the Securities Exchange Act of 1934, nor shall it be deemed incorporated by reference in any filing under the Securities Act of 1933.

Item 12 Disclosure of Results of Operations and Financial Condition

On October 14, 2003, First Charter Corporation announced its financial results for the three and nine-month period ended September 30, 2003. A copy of the press release is included as Exhibit 99.1 to this Current Report on Form 8-K.

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

Robert O. Bratton
Executive Vice President and Chief
Financial Officer

Dated: October 14, 2003

EXHIBIT INDEX

Exhibit No.	Description
99.1	News Release disseminated on October 14, 2003 by First Charter Corporation.
99.2	Slide Package prepared for use with the script included as Exhibit 99.2 by First Charter Corporation Executives for securities analysts meeting held on October 14, 2003, discussing third quarter 2003 results and present growth and earnings estimates for the fourth quarter of 2003 and other business information