

FIRST CHARTER CORP /NC/
Form 4
February 21, 2007

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 *
MESSINGER ELLEN L

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)

3. Date of Earliest Transaction (Month/Day/Year)

Director 10% Owner
 Officer (give title below) Other (specify below)

10200 DAVID TAYLOR DRIVE

4. If Amendment, Date Original Filed(Month/Day/Year)

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

(Street)

CHARLOTTE, NC 28262-2373

(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	02/16/2007		M	600 A \$ 17.708	7,739	D	
Common Stock					771.6333 ⁽¹⁾	I	Son - Alexander
Common Stock					728.4465 ⁽²⁾	I	Son - Maxwell
Common Stock					440.0846 ⁽³⁾	I	Spouse - Timothy

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

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SEC 1474
(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 Value of Underlying Securities (Instr. 3 and 4)	
				Code	V (A) (D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares
Stock Options (Right to buy)	\$ 14.5					(4)	01/20/2010	Common Stock	1,800
Stock Options (Right to buy)	\$ 15.75					(4)	01/17/2011	Common Stock	1,800
Stock Options (Right to buy)	\$ 17.37					(4)	01/16/2012	Common Stock	2,500
Stock Options (Right to buy)	\$ 18					(4)	10/14/2009	Common Stock	1,800
Stock Options (Right to buy)	\$ 18.81					(4)	01/22/2013	Common Stock	5,000
Stock Options (Right to buy)	\$ 18.854					(4)	05/19/2007	Common Stock	1,200
Stock Options	\$ 20.02					(4)	01/21/2014	Common Stock	1,800

(Right to buy)

Stock Options (Right to buy)	\$ 23.66				(4)	01/19/2015	Common Stock	2,500
Stock Options (Right to buy)	\$ 26.75				(4)	04/29/2008	Common Stock	1,000
Stock Options (Right to buy)	\$ 17.708	02/16/2007	M	600	(4)	02/20/2007	Common Stock	600 \$ 17

Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
MESSINGER ELLEN L 10200 DAVID TAYLOR DRIVE CHARLOTTE, NC 28262-2373		X		

Signatures

Stephen J Antal, by Power of Attorney
02/21/2007

__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).
- (3) Includes 3.5916 shares acquired under the First Charter Corporation dividend reinvestment plan since the date of the reporting person's last report.
- (1) Includes 6.297 shares acquired under the First Charter Corporation dividend reinvestment plan since the date of the reporting person's last report.
- (4) All Options are currently exercisable
- (2) Includes 5.9447 shares acquired under the First Charter Corporation dividend reinvestment plan since the date of the reporting person's last report.

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.