

FIRST CHARTER CORP /NC/
Form 8-K
October 10, 2001

As filed with the Securities and Exchange Commission on October 10, 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):

October 10, 2001

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 7 Financial Statements and Exhibits

(c) Exhibits.

The following exhibits are filed herewith:

<u>Exhibit No.</u>	<u>Description</u>
99.1	The script prepared for use by First Charter Corporation Executives for securities analysts meeting held on October 10, 2001, discussing third quarter 2001 results and present growth and earnings estimates for the fourth quarter of 2001 and other business information.
99.2	Slide Package prepared for use with the script included as

Exhibit 99.1
by First
Charter
Corporation
Executives
for securities
analysts
meeting held
on
October 10,
2001,
discussing
third quarter
2001 results
and results
and present
growth and
earnings
estimates for
the fourth
quarter of
2001 and
other
business
information.

Item 9 Regulation FD Disclosure

On October 10, 2001, as previously announced, First Charter Corporation held a simultaneous analyst presentation and audio webcast to discuss third quarter 2001 results and present growth and earnings estimates for the fourth quarter of 2001 and other business information. The script and corresponding slide package prepared for use by First Charter Corporation executives at this presentation were posted to First Charter Corporation's website and the script and certain of the slides are also furnished herewith as Exhibits 99.1 and 99.2, respectively. The furnishing of the script 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 October 10, 2001, and First Charter Corporation does not assume any obligation to update such information in the future.

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 10, 2001

EXHIBIT INDEX

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