

FIRST CHARTER CORP /NC/  
Form 5  
February 14, 2008

# FORM 5

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

OMB APPROVAL

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Form 3 Holdings Reported Form 4 Transactions Reported

**ANNUAL 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

1. Name and Address of Reporting Person \*  
MESSINGER ELLEN L  
  
(Last) (First) (Middle)

2. Issuer Name and Ticker or Trading Symbol  
FIRST CHARTER CORP /NC/ [fctr]

5. Relationship of Reporting Person(s) to Issuer  
  
(Check all applicable)

10200 DAVID TAYLOR DRIVE  
  
(Street)

3. Statement for Issuer's Fiscal Year Ended (Month/Day/Year)  
12/31/2007

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

CHARLOTTE, NC 28262-2373  
  
(City) (State) (Zip)

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

6. Individual or Joint/Group Reporting  
  
(check applicable line)

Form Filed by One Reporting Person  
 Form Filed by More than One Reporting Person

**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 at end of Issuer's Fiscal Year (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Ownership (Instr. 4)
Common Stock	Â	Â	Â	Â	9,092.1943 (1)	D	Â
Common Stock	Â	Â	Â	Â	784.8575 (2)	I	Son - Alexander
Common Stock	Â	Â	Â	Â	740.9306 (3)	I	Son - Maxwell
Common Stock	Â	Â	Â	Â	447.6267 (4)	I	Spouse - Timothy

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

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(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. F Der Sec (Ins
					(A) (D)	Date Exercisable Expiration Date	Title	Amount or Number of Shares
Stock Options (Right to Buy)	\$ 14.5	Â	Â	Â	Â Â Â <u>(5)</u>	01/20/2010	Common Stock	1,800
Stock Options (Right to Buy)	\$ 15.75	Â	Â	Â	Â Â Â <u>(5)</u>	01/17/2011	Common Stock	1,800
Stock Options (Right to Buy)	\$ 17.37	Â	Â	Â	Â Â Â <u>(5)</u>	01/16/2012	Common Stock	2,500
Stock Options (Right to Buy)	\$ 18	Â	Â	Â	Â Â Â <u>(5)</u>	10/14/2009	Common Stock	1,800
Stock Options (Right to Buy)	\$ 18.81	Â	Â	Â	Â Â Â <u>(5)</u>	01/22/2013	Common Stock	5,000
Stock Options (Right to Buy)	\$ 20.02	Â	Â	Â	Â Â Â <u>(5)</u>	01/21/2014	Common Stock	1,800
Stock Options (Right to Buy)	\$ 23.66	Â	Â	Â	Â Â Â <u>(5)</u>	01/19/2015	Common Stock	2,500

