

FIRST CHARTER CORP /NC/

Form 8-K

June 20, 2006

As filed with the Securities and Exchange Commission on June 20, 2006

**UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
Washington, DC 20549
FORM 8-K
CURRENT REPORT**

Pursuant to Section 13 or 15(d) of the
Securities Exchange Act of 1934

Date of Report (Date of earliest event reported):

June 19, 2006

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)

(Former name or former address, if changed since last report)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions (see General Instruction A.2. below):

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
 - Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
 - Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
 - Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))
-

ITEM 8.01 OTHER EVENTS

On June 19, 2006, the Registrant announced the sale of two financial centers in Sylva and Bryson City, North Carolina located in Jackson County and Swain County, respectively. A copy of the news release announcing the transaction is attached hereto as Exhibit 99.1.

ITEM 9.01 EXHIBITS

(d) Exhibits

Exhibit No. Description

99.1 News Release dated June 19, 2006

2

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/ Stephen J. Antal
Stephen J. Antal
Senior Vice President, General Counsel
and Corporate Secretary

Dated: June 20, 2006

3

EXHIBIT INDEX

Exhibit No. Description

99.1 News Release dated June 19, 2006

4