

FIRST CHARTER CORP /NC/  
Form 8-K  
December 02, 2004

As filed with the Securities and Exchange Commission on December 2, 2004

**UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
Washington, D. C. 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):  
December 1, 2004

**FIRST CHARTER CORPORATION**  
(Exact name of registrant as specified in its charter)

North Carolina  
(State or other  
jurisdiction of  
incorporation)

0-15829  
(Commission  
File Number)

56-1355866  
(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)

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(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))
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**Item 8.01      Other Events**

On December 2, 2004, the Corporation issued a news release announcing the acquisition by First Charter Bank, its wholly owned subsidiary, of Smith & Associates Insurance Services, Inc. on December 1, 2004. A copy of the news release is attached as Exhibit 99.1 to this Current Report on Form 8-K.

**Item 9.01 Financial Statements and Exhibits**

(c) Exhibits

99.1 News Release disseminated on December 2, 2004 by First Charter Corporation.

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**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 hereunto duly authorized.

FIRST CHARTER CORPORATION

By: /s/ ROBERT O. BRATTON  
Robert O. Bratton  
Executive Vice President and Chief Financial  
Officer

Dated: December 2, 2004

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**EXHIBIT INDEX**

<b>Exhibit No.</b>	<b>Description</b>
99.1	News Release disseminated on December 2, 2004 by First Charter Corporation.

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