

FIRST CHARTER CORP /NC/

Form 8-K

July 13, 2007

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**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): July 12, 2007
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)
Not Applicable
(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 7.01 Regulation FD Disclosure.

On July 12, 2007, First Charter Corporation issued a news release announcing that it had concluded its previously disclosed internal lot loan portfolio review and recorded an additional provision. A copy of the news release is furnished as Exhibit 99.1 to this Current Report on Form 8-K.

On July 13, 2007, First Charter executive management will host a conference call at 9:00 a.m. (ET) to discuss the Corporation's news release. All of the information to be discussed on the conference call is as of July 12, 2007, and First Charter Corporation does not assume any obligation to update such information in the future.

The information included in this Item 7.01, as well as Exhibit 99.1 referenced herein, shall not be deemed filed for purposes of Section 18 of the Securities Exchange Act of 1934, nor shall it be deemed incorporated by reference in any filing under the Securities Act of 1933.

Item 9.01 Financial Statements and Exhibits

(d) Exhibits

99.1 News Release disseminated on July 12, 2007, 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/ Stephen J. Antal

Stephen J. Antal
Executive Vice President, General
Counsel,
and Secretary

Dated: July 12, 2007

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EXHIBIT INDEX

<u>Exhibit No.</u>	<u>Description</u>
99.1	News Release disseminated on July 12, 2007, by First Charter Corporation