

MORRISON HUGH H  
 Form 4  
 April 24, 2003

1. Name and Address of Reporting Person  
 MORRISON, HUGH H.  
 10200 DAVID TAYLOR DRIVE  
 PO BOX 37937  
 CHARLOTTE, NC 28237-7937
2. Issuer Name and Ticker or Trading Symbol  
 FIRST CHARTER CORPORATION (FCTR)
3. IRS or Social Security Number of Reporting Person (Voluntary)
4. Statement for Month/Year  
 4/2003
5. If Amendment, Date of Original (Month/Day/Year)
6. Relationship of Reporting Person(s) to Issuer (Check all applicable)  
 Director  10% Owner  
 Officer (give title below)  Other (specify below)
7. Individual or Joint/Group Filing (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	2. Trans- action Date (Month/ Day/ Year)	3. Trans- action Code	4. Securities Acquired (A) or Disposed of (D)			5. Amou Secu Bene Owe End Mont	
			Code	V	Amount	A/D	Price
Common Stock							18549
Common Stock							456.144
Common Stock							6252.65
Common Stock							6980.66
Common Stock							4131
Common Stock							6252.65
Common Stock							1451
Common Stock - IRA							1421

TABLE II -- Derivative Securities Acquired, Disposed of, or Beneficially Owned

1.	2.	3.	4.	5.	6.	7.	8.

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Title of Derivative Security	Conversion or Exercise Price of Derivative Security	Transaction Date (Month/Day/Year)	Transaction Code	Transaction V	Acquired (A) (A)	Disposed (D) (D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares	
										or	Number of Shares
Stock Option	\$14.5						01/20/2010		Common Stock		
Stock Option	\$15.75						01/17/2011		Common Stock		
Stock Option	\$17.37						01/16/2012		Common Stock		
Stock Option	\$17.708						02/20/2007		Common Stock		
Stock Option	\$18						10/14/2009		Common Stock		
Stock Option	\$18.854						05/19/2007		Common Stock		
Stock Option	\$26.75						04/29/2008		Common Stock		
DEFERRED COMPENSATION PLAN	\$0								Common Stock		
DEFERRED COMPENSATION PLAN	\$12.8125						03/31/2010		Common Stock		
DEFERRED COMPENSATION PLAN	\$13.125						04/13/2010		Common Stock		
DEFERRED COMPENSATION PLAN	\$13.625						02/28/2010		Common Stock		
DEFERRED COMPENSATION PLAN	\$13.7188						01/31/2010		Common Stock		
DEFERRED COMPENSATION PLAN	\$13.875						04/28/2010		Common Stock		
DEFERRED COMPENSATION PLAN	\$14.455						01/14/2010		Common Stock		
DEFERRED COMPENSATION PLAN	\$14.563						07/31/2010		Common Stock		
DEFERRED COMPENSATION PLAN	\$14.5633						12/31/2010		Common Stock		
DEFERRED COMPENSATION PLAN	\$14.8438						12/31/2009		Common Stock		
DEFERRED COMPENSATION PLAN	\$15.75						06/30/2010		Common Stock		
DEFERRED COMPENSATION PLAN	\$15.9063						07/13/2010		Common Stock		

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DEFERRED COMPENSATION PLAN	\$16		05/31/2010	Common Stock
DEFERRED COMPENSATION PLAN	\$16.125		11/30/2009	Common Stock
DEFERRED COMPENSATION PLAN	\$16.45		10/10/2012	Common Stock
DEFERRED COMPENSATION PLAN	\$16.76		09/03/2012	Common Stock
DEFERRED COMPENSATION PLAN	\$16.85		10/02/2012	Common Stock
DEFERRED COMPENSATION PLAN	\$16.91		08/29/2012	Common Stock
DEFERRED COMPENSATION PLAN	\$17.063			Common Stock
DEFERRED COMPENSATION PLAN	\$17.09		02/13/2013	Common Stock
DEFERRED COMPENSATION PLAN	\$17.25			Common Stock
DEFERRED COMPENSATION PLAN	\$17.44		01/30/2012	Common Stock
DEFERRED COMPENSATION PLAN	\$17.5		09/30/2009	Common Stock
DEFERRED COMPENSATION PLAN	\$17.7293		01/17/2012	Common Stock
DEFERRED COMPENSATION PLAN	\$17.7557			Common Stock
DEFERRED	\$17.817	04/22/2003	N	