

MESSINGER ELLEN L
 Form 5
 February 03, 2006

FORM 5

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

OMB APPROVAL

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Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).
 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

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

5. Relationship of Reporting Person(s) to Issuer

(Check all applicable)

(Last) (First) (Middle)

3. Statement for Issuer's Fiscal Year Ended (Month/Day/Year)
 12/31/2005

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

10200 DAVID TAYLOR DRIVE

(Street)

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

6. Individual or Joint/Group Reporting

(check applicable line)

CHARLOTTE, NC 28262-2373

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

(City) (State) (Zip)

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 Indirect Beneficial Ownership (Instr. 4) |
|---------------------------------|--------------------------------------|--|--------------------------------|---|------------|-----------|--|--|---|
| | | | | Amount | (A) or (D) | Price | | | |
| Common Stock | Â | Â | Â | Â | Â | Â | 5,139 | D | Â |
| Common Stock | 01/18/2005 | Â | J(1) | 5.7094 | A | \$ 23.88 | 723.2879 | I | Son - Alexander |
| Common Stock | 04/18/2005 | Â | J(1) | 6.2979 | A | \$ 21.82 | 729.5858 | I | Son - Alexander |
| Common Stock | 07/18/2005 | Â | J(1) | 5.7547 | A | \$ 24.088 | 735.3405 | I | Son - Alexander |

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| | | | | | | | | | |
|--------------|------------|---|------------------|--------|---|-----------|----------|---|------------------|
| Common Stock | 10/17/2005 | Â | J ⁽¹⁾ | 6.1628 | A | \$ 22.67 | 741.5033 | I | Son - Alexander |
| Common Stock | 01/18/2005 | Â | J ⁽¹⁾ | 5.3899 | A | \$ 23.88 | 682.8068 | I | Son - Maxwell |
| Common Stock | 04/18/2005 | Â | J ⁽¹⁾ | 5.9455 | A | \$ 21.82 | 688.7523 | I | Son - Maxwell |
| Common Stock | 07/18/2005 | Â | J ⁽¹⁾ | 5.4326 | A | \$ 24.088 | 694.1849 | I | Son - Maxwell |
| Common Stock | 10/17/2005 | Â | J ⁽¹⁾ | 5.8183 | A | \$ 22.67 | 700.0032 | I | Son - Maxwell |
| Common Stock | 01/18/2005 | Â | J ⁽¹⁾ | 3.2563 | A | \$ 23.88 | 412.5115 | I | Spouse - Timothy |
| Common Stock | 04/18/2005 | Â | J ⁽¹⁾ | 3.5921 | A | \$ 21.82 | 416.1036 | I | Spouse - Timothy |
| Common Stock | 07/18/2005 | Â | J ⁽¹⁾ | 3.2821 | A | \$ 24.088 | 419.3857 | I | Spouse - Timothy |
| Common Stock | 10/17/2005 | Â | J ⁽¹⁾ | 3.5148 | A | \$ 22.67 | 422.9005 | I | Spouse - Timothy |

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. Derivative Securities (Instr. 3 and 4) | |
|--|--|--------------------------------------|--|--------------------------------|---|--|---|--|----------------------------|
| | | | | | (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 ⁽²⁾ | 01/20/2010 | Common Stock | 1,800 |
| Stock Options | \$ 15.75 | Â | Â | Â | Â Â | Â ⁽³⁾ | 01/17/2011 | Common Stock | 1,800 |

| | | | | | | | | | | | |
|------------------------------|-----------|---|---|---|---|---|---|-------|------------|--------------|-------|
| (Right to buy) | | | | | | | | | | | |
| Stock Options (Right to buy) | \$ 17.37 | ^ | ^ | ^ | ^ | ^ | ^ | ^ (4) | 01/16/2012 | Common Stock | 2,500 |
| Stock Options (Right to buy) | \$ 17.708 | ^ | ^ | ^ | ^ | ^ | ^ | ^ (5) | 02/20/2007 | Common Stock | 600 |
| Stock Options (Right to buy) | \$ 18 | ^ | ^ | ^ | ^ | ^ | ^ | ^ (5) | 10/14/2009 | Common Stock | 1,800 |
| Stock Options (Right to buy) | \$ 18.81 | ^ | ^ | ^ | ^ | ^ | ^ | ^ (6) | 01/22/2013 | Common Stock | 5,000 |
| Stock Options (Right to buy) | \$ 18.854 | ^ | ^ | ^ | ^ | ^ | ^ | ^ (5) | 05/19/2007 | Common Stock | 1,200 |
| Stock Options (Right to buy) | \$ 20.02 | ^ | ^ | ^ | ^ | ^ | ^ | ^ (7) | 01/21/2014 | Common Stock | 1,800 |
| Stock Options (Right to buy) | \$ 23.66 | ^ | ^ | ^ | ^ | ^ | ^ | ^ (7) | 01/19/2015 | Common Stock | 2,500 |
| Stock Options (Right to buy) | \$ 26.75 | ^ | ^ | ^ | ^ | ^ | ^ | ^ (5) | 04/29/2008 | Common Stock | 1,000 |

Reporting Owners

| Reporting Owner Name / Address | Relationships | | | |
|---|---------------|-----------|---------|-------|
| | Director | 10% Owner | Officer | Other |
| MESSINGER ELLEN L 10200 DAVID TAYLOR DRIVE CHARLOTTE, NC 28262-2373 | ^ X | ^ | ^ | ^ |

Signatures

Robin S. Leslie, by Power of
Attorney

02/03/2006

__Signature of Reporting Person

Date

Explanation of Responses:

* If the form is filed by more than one reporting person, see Instruction 4(b)(v).

** Intentional misstatements or omissions of facts constitute Federal Criminal Violations. *See* 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

(1) Shares acquired under the First Charter Corporation dividend reinvestment plan since the date of the reporting person's last report.

(7) Options are exercisable in 5 equal yearly installments beginning one year after grant date.

(4) 1,500 options currently exercisable. The remaining 1,000 options are exercisable in equal installments on 01/16/2005 and 01/16/2006

(2) 1,440 options are currently exercisable. Remaining 360 options exercisable on 01/20/2005

(5) All Options are currently exercisable

(3) 1,080 options are currently exercisable. Remaining 720 options exercisable in equal installments on 01/17/2005 and 01/17/2006

(6) 1,666 options are currently exercisable. The remaining 3,334 options are exercisable in equal installments on 01/22/2005 and 01/22/2006

Note: File three copies of this Form, one of which must be manually signed. If space provided is insufficient, *see* Instruction 6 for procedure. Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.