

Manley Richard A  
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 \*  
Manley Richard A

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)  
Group Executive Vice President

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)
				(A) or (D)	Amount	Price			
Common Stock	04/18/2005	Â	J <sup>(1)</sup>		4.0041	A \$ 21.82	463.8465	D	Â
Common Stock	07/18/2005	Â	J <sup>(1)</sup>		3.6587	A \$ 24.088	467.5052	D	Â
Common Stock	10/17/2005	Â	J <sup>(1)</sup>		3.9184	A \$ 22.67	471.4236	D	Â
Common Stock	08/31/2005	Â	J <sup>(2)</sup>		824.14	A \$ 23.38	7,899.22	I	By 401(k) Plan

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Common Stock	10/31/2005	Â	J <sup>(2)</sup>	63.788	A	\$ 25.49	7,963.008	I	By 401(k) Plan
Common Stock	11/30/2005	Â	J <sup>(2)</sup>	13.631	A	\$ 25.03	7,976.639	I	By 401(k) Plan
Common Stock	12/31/2005	Â	J <sup>(2)</sup>	2.693	A	\$ 23.66	7,979.332	I	By 401(k) Plan

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. Amount or Number of Shares
					(A)	(D)	Date Exercisable	Expiration Date	Title	
Stock Options (Right to buy)	\$ 17.37	Â	Â	Â	Â	Â	Â <sup>(3)</sup>	01/16/2012	Common Stock	8,204
Stock Options (Right to buy)	\$ 18.39	Â	Â	Â	Â	Â	Â <sup>(3)</sup>	01/15/2013	Common Stock	10,214
Stock Options (Right to buy)	\$ 20.9	Â	Â	Â	Â	Â	Â <sup>(3)</sup>	02/25/2014	Common Stock	7,434
Stock Options (Right to buy)	\$ 22.5	Â	Â	Â	Â	Â	Â <sup>(4)</sup>	05/10/2009	Common Stock	5,000
Stock Options (Right to buy)	\$ 23.66	Â	Â	Â	Â	Â	Â <sup>(3)</sup>	01/19/2015	Common Stock	6,567

## Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
Manley Richard A 10200 DAVID TAYLOR DRIVE CHARLOTTE, NC 28262-2373	Â	Â	Â	Group Executive Vice President Â

## Signatures

Robin S. Leslie, by Power of Attorney  
Date: 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 aquired under the First Charter Corporation dividend reinvestment plan since the date of the reporting person's last report.
- (2) 401K Deferrals since reporting persons last form was filed.
- (3) Options are exercisable in 5 equal yearly installments beginning one year after grant date.
- (4) All Options are currently exercisable

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.