

Mail Stop 4561

October 23, 2007

Mr. Robert E. James  
Chief Executive Officer  
First Charter Corporation  
10200 David Taylor Drive  
Charlotte, NC 28262-2373

**RE: First Charter Corporation  
Form 10-K for the Fiscal Year Ended December 31, 2006  
Filed April 5, 2007  
File No. 0-15829**

Dear Mr. James:

We have completed our review of your Form 10-K and have no further comments at this time.

Sincerely,

Hugh West  
Accounting Branch Chief