FORM 4

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

wasinington,	D.C.	20343

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

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

OMB APPROVAL									
OMB Number:	3235-0287								
Estimated average burden									
hours per response:	0.5								

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934 or Section 30(h) of the Investment Company Act of 1940

1. Name and Address of Reporting Person*								e and Tid			Symbol BANKS		5. Relationship of Reporting Person(s) to Issuer (Check all applicable)							
TALLENT JIMMY C					CBI		COIVII	VICIVI	11	DITIVIX		X Directo	10% Owi							
(Last) (First) (Middle)				_ -	D-4-		T			I- /D /\		X Officer below)	(give titl	tle Other (speci						
PO BOX 3	,	,	,			3. Date of Earliest Transaction (Month/Day/Year) 12/30/2008								President & CEO						
(Street)					_ 4.	If Ame	endme	ent, Date	of Origin	al File	ed (Month/Da	ay/Year)	6. Lir	Individual or J	oint/Gro	up Filing	(Check A	pplicable	•	
BLAIRSV	ILLE G	A	30514		_							X Form filed by One Reporting Person Form filed by More than One Reporting Person Form Form Form Form Form Form Form Form								
(City)	(S	State)	(Zip)											Person						
		Ta	ble I - N	lon-Dei	rivati	ve Se	curi	ities Ad	quire	d, D				ly Owned						
		Date	2. Transaction Date (Month/Day/Year)		2A. Deemed Execution Date, if any (Month/Day/Year)	Transaction		4. Securities Acquired (A) or Disposed Of (D) (Instr. 3, 4 ar 5)		(A) or . 3, 4 and	5. Amount of Securities Beneficially Owned Follo		Form: D (D) or In	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)		of p				
									Code	v	Amount	(A) or (D)	Price	Reported Transaction (Instr. 3 and	(s) 4)			(Instr. 4)		
Common S	Stock			10/30/2008(1)		1)			G		2,749	D	\$0	463,223 ⁽²⁾		D				
Common S	Stock			12/30/2008					F		25,753	D	\$13.59	437,470		D				
Common Stock		12/30/2008					M		26,656	A	\$13.13	464,126		D						
Common S	Stock (RSI	U's)											8,187	8,187(2)						
Common Stock Issuable ⁽³⁾												20,176.2	71 ⁽²⁾ D							
Common Stock												377(2)(4)		I		Jeanne Tallent (Spouse)				
Common S	Stock													116,090.0)11 ⁽²⁾	I		By 401k		
Common Stock													151 ⁽²⁾	(5)	I		Jimmy (Tallent CUST F Trenli M Tallent (Minor Grandch	BO fae		
			Table II								posed of			/ Owned						
1. Title of Derivative Conversion or Exercise Price of Derivative Security 2. 3. Transaction Date Execution D if any (Month/Day/Year) 34. Deemed Execution D if any (Month/Day/Year)		ned n Date,	ed 4. Date, Transacti Code (Ins		5. Number tion of		6, Options, convert 6. Date Exercisable and Expiration Date (Month/Day/Year)			7. Title and Amou of Securities Underlying Deriva Security (Instr. 3		(Instr. 5)	9. Number of derivative Securities Beneficially Owned Following Reported Transaction(s) (Instr. 4)		10. Owners Form: Direct (I or Indire (I) (Instr	hip of In Bend O) Own ect (Inst	Nature Idirect eficial ership tr. 4)			
					Code	v	(A)	(D)	Date Exercisa	ıble	Expiration Date	Title	Amount of Number of Shares							
Option to Purchase Common Stock	\$13.13	12/30/2008			M			26,656	01/01/1	999	01/01/2009	Common Stock	26,656 [©]	\$0		0	D			

planation of Responses:

- 1. Gift is not subject to 2 day reporting requirement.
- 2. Reflects an increase in shares pursuant to a stock dividend payable 10/1/08 at a ratio of 131/130.
- 3. Acquired pursuant to The United Community Banks Deferred Compensation Plan. The units are to be settled in United Community Banks common stock at the NAV after termination of employment.
- ${\it 4. Includes 377 shares owned by Mr. Tallent's spouse for which he claims beneficial ownership.}\\$
- 5. Includes 151 shares owned by Mr. Tallent's minor grandchild for which he claims beneficial ownership.

Remarks:

Lois J. Rich by Power of <u>Attorney</u>

01/02/2009

** Signature of Reporting Person

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

- * 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).

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, see Instruction 6 for procedure.

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB Number.	

KNOW ALL BY THESE PRESENTS, THAT THE UNDERSIGNED HEREBY CONSTITUTES AND APPOINTS (A) REX S. SCHUETTE; (B) THOMAS C. GILLILAND; (C) LORRAINE G. MCKAY; AND (D) LOIS J. RICH, SIGNING SINGLY, THE UNDERSIGNED'S TRUE AND LAWFUL ATTORNEY-IN-FACT TO:

- (1) Execute for and on behalf of the undersigned, in the undersigned's capacity as an officer and/or director of United Community Banks, Inc. (the "Company"), Forms 3, 4, and 5 in accordance with Section 16(a) of the Securities Exchange Act of 1934 and the rules thereunder;
- Do and perform any and all acts for and on behalf of the undersigned which may be necessary or desirable to complete and execute any such Form 3, 4, or 5, complete and execute any amendment or amendments thereto, and timely file such form with the United States Securities and Exchange Commission and any stock exchange or similar authority; and
- (3) Take any other action of any type whatsoever in connection with the foregoing which, in the opinion of such attorney-in-fact, may be of benefit to, in the best interest of, or legally required by, the undersigned, it being understood that the documents executed by such attorney-in-fact on behalf of the undersigned pursuant to this Power of Attorney shall be in such form and shall contain such terms and conditions as such attorney-in-fact may approve in such attorney-in-fact's discretion.

The undersigned hereby grants to each such attorney-in-fact full power and authority to do and perform any and every act and thing whatsoever requisite, necessary, or proper to be done in the exercise of any of the rights and powers herein granted, as fully to all intents and purposes as the undersigned might or could do if personally present, with full power of substitution or revocation, hereby ratifying and confirming all that such attorney-in-fact, or such attorney-in-fact's substitute or substitutes, shall

lawfully do or cause to be done by virtue of this power of attorney and the rights and powers herein granted. The undersigned acknowledges that the foregoing attorneys-in-fact, in serving in such capacity at the request of the undersigned, are not assuming, nor is the Company assuming, any of the undersigned's responsibilities to comply with Section 16 of the Securities Exchange Act of 1934.

This Power of Attorney shall remain in full force and effect until the undersigned is no longer required to file Forms 3, 4, and 5 with respect to the undersigned's holdings of and transactions in securities issued by the Company, unless earlier revoked by the undersigned in a signed writing delivered to the foregoing attorneys-in-fact.

IN WITNESS WHEREOF, THE UNDERSIGNED HAS CAUSED THIS POWER OF ATTORNEY
TO BE EXECUTED AS OF THIS 20TH DAY OF AUGUST 2002.

/s/ Jimmy C. Tallent Signature

Jimmy C. Tallent

Print Name