UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

FORM 8-K

CURRENT REPORT PURSUANT TO SECTION 13 OR 15(d) OF THE SECURITIES EXCHANGE ACT OF 1934

Date of Report (Date of earliest event reported): September 27, 2018

UNITED COMMUNITY BANKS, INC.

(Exact name of registrant as specified in its charter)

<u>No. 001-35095</u> (Commission file number) <u>No. 58-180-7304</u> (IRS Employer Identification No.)

125 Highway 515 East <u>Blairsville, Georgia 30512</u> (Address of principal executive offices)

Registrant's telephone number, including area code: (864) 240-6208

Not applicable

(Former name or former address, if changed since last report)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

□ Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)

□ Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)

□ Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))

□ Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

Indicate by check mark whether the registrant is an emerging growth company as defined in as defined in Rule 405 of the Securities Act of 1933 (§230.405 of this chapter) or Rule 12b-2 of the Securities Exchange Act of 1934 (§240.12b-2 of this chapter).

Emerging growth company \Box

If an emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new or revised financial accounting standards provided pursuant to Section 13(a) of the Exchange Act.

<u>Georgia</u> (State or other jurisdiction of incorporation)

Item 5.02 Departure of Directors or Certain Officers; Election of Directors; Appointment of Certain Officers; Compensatory Arrangements of Certain Officers.

United Community Banks, Inc. (the "Company") announced today the retirement of Bill Gilbert, President of Community Banking of the Company's principal banking subsidiary, United Community Bank ("UCB"), effective February 1, 2019. Rich Bradshaw, President of UCB's Commercial Banking Solutions, will assume responsibility for UCB's community banking operations.

A copy of the press release issued on September 27, 2018 announcing the retirement of Mr. Gilbert is attached as Exhibit 99.1.

Item 9.01 Financial Statements and Exhibits.

(d) Exhibits

Exhibit No.	Description
<u>99.1</u>	Press Release dated September 27, 2018

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, as amended, the registrant has duly caused this report to be signed on its behalf by the undersigned, hereunto duly authorized.

UNITED COMMUNITY BANKS, INC.

By:

/s/ Jefferson L. Harralson Jefferson L. Harralson Executive Vice President and Chief Financial Officer

Date: September 27, 2018



For Immediate Release

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UNITED COMMUNITY BANKS, INC. PRESIDENT OF COMMUNITY BANKING TO RETIRE New Community Banking Leadership Structure Announced

Blairsville, Ga. - September 27, 2018 - United Community Banks, Inc. (NASDAQ: UCBI) ("United") announced today that President of Community Banking Bill Gilbert will retire effective February 2019, after 18 years with United and 42 years in banking. Gilbert joined United Community Bank in 2000 and has been chiefly responsible for ensuring quality, consistency and success among branch offices as the company has grown from 49 to 150 offices during that time.

"Bill's commitment to this company and genuine passion for helping our customers cannot be overstated. His numerous contributions over the past two decades have helped shape United into the bank it is today," said Lynn Harton, President and CEO of United Community Banks, Inc. "We are grateful to Bill for his investment in this company and look forward to carrying on his legacy of servant leadership."

"Working with the employees and customers of United has been an honor and I am grateful for the team's passion to serve others across our company every day," said Gilbert. "I love United Community Bank and its employees, and I feel that I have been privileged to be part of this very special culture. I am confident the bank is positioned well for continued growth across both our existing markets and into new markets in the future."

To build on this positive momentum across the bank's expanding footprint, a new leadership structure in the community banking division has also been announced. The bank will install four market leaders as locally-based state presidents in four geographically-centered areas. These executives will continue to have the significant local decision-making power that has long been a core element of the company's structure. These positions will report to Rich Bradshaw, who will assume responsibility for the community banking operations as well as continue to lead the fast-growing Commercial Banking Solutions group.

"The extremely successful partnership between our community banks and our Commercial Banking Solutions group has proved to be a dynamic combination. We believe this new structure will not only better align these two groups, but also allow our local leaders the flexibility and authority needed to grow within their respective markets," said Harton.

About United Community Banks, Inc.

United Community Banks, Inc. (NASDAQ:UCBI) is a bank holding company based in Blairsville, Georgia with \$12.4 billion in assets. The company's banking subsidiary, United Community Bank, is one of the Southeast region's largest full-service banks, operating 150 offices in Georgia, North Carolina, South Carolina, and Tennessee. The bank specializes in personalized community banking services for individuals, small businesses and corporations. Services include a full range of consumer and commercial banking products including mortgage, advisory and treasury management. Respected national research firms consistently recognize United Community Bank for outstanding customer service. For the last five years, J.D. Power has ranked United Community Bank first in customer satisfaction in the Southeast. In 2018, for the fifth consecutive year, Forbes magazine included United on its list of the 100 Best Banks in America. Additional information about the company and the Bank's full range of products and services can be found at <u>www.ucbi.com</u>.