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): August 12, 2010

United Community Banks, Inc.

(Exact name of registrant as specified in its charter)

<u>Georgia</u> (State or other jurisdiction of incorporation) <u>No. 0-21656</u> (Commission File Number) No. 58-180-7304 (IRS Employer Identification No.)

63 Highway 515, P.O. Box 398 <u>Blairsville, Georgia 30512</u> (Address of principal executive offices)

(706) 781-2265 (Registrant's telephone number, including area code)

<u>Not applicable</u> (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:

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

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

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

q Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240-13e-4(c))

Item 5.03 Amendments to Articles of Incorporation or Bylaws; Change in Fiscal Year

On July 15, 2010, the Board of Directors of United Community Banks, Inc. approved amendments ("*Amendments*") to certain provisions of Article Seven of its Amended and Restated Bylaws. The amendments were effective August 11, 2010. The purpose of the Amendments was to clarify that its common stock may be issued in uncertificated, book-entry form.

A copy of the Amendment to the Bylaws of the Registrant is attached as Exhibit 3.2 and is incorporated herein by reference to this Item 5.03.

Item 9.01 Financial Statements and Exhibits

(d) Exhibits

Exhibit No. 3.2 **Description** Amendment to the Amended and Restated Bylaws of United Community Banks, Inc., dated August 11, 2010

SIGNATURES

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

/s/ Rex S. Schuette

Rex S. Schuette Executive Vice President and Chief Financial Officer

August 11, 2010

AMENDMENT OF THE AMENDED AND RESTATED BYLAWS OF UNITED COMMUNITY BANKS, INC.

The Amended and Restated Bylaws (the "*Bylaws*") of United Community Banks, Inc. (the "*Corporation*"), are hereby amended as follows:

1. Section 7.1 of the Bylaws is deleted in its entirety and replaced with the following:

"Form. The shares of stock of the Corporation may be certificated or uncertificated, and may be evidenced by registration in the holder's name in uncertificated, book-entry form on the books of the Corporation in accordance with a direct registration system. Within a reasonable time after the issuance or transfer of uncertificated stock, the Corporation shall send to the registered owner thereof a written notice that shall set forth the name of the Corporation, that the Corporation is organized under the laws of the State of Georgia, the name of the stockholder, the number and class (and the designation of the series, if any) of the shares represented, and any restrictions on the transfer or registration of such shar es of stock imposed by the Corporation. Every holder of fully-paid stock in the Corporation shall be entitled, upon request, to have a certificate in such form as the board of directors may from time to time prescribe. The certificates representing shares of stock of the Corporation, the name of the Corporation in numerical order from the stock book of the Corporation, and each of which shall bear the name of the Corporation, the name of the stockholder, and the number and class of shares and designation of the series, if any, represented by the certificate; and which shall be signed by the President or a Vice-President (or in lieu thereof, by the Chairman of the Board, Chief Executive Officer or the Chief Financial Off icer, if there be any) and may be signed by the Secretary or an Assistant Secretary; and which shall be sealed with the seal of the Corporation."

2. Section 7.3 of the Bylaws is deleted in its entirety and replaced with the following:

"Transfer of Shares. Shares of stock of the Corporation shall be transferred only on the books of the Corporation by the stockholder of record or his duly authorized attorney-in-fact, and with all taxes on the transfer having been paid, and if such shares are represented by a certificate, upon surrender to the Corporation of the certificate representing the shares accompanied by an assignment in writing, or for uncertificated shares, upon the presentation of proper evidence of authority to transfer by the record holder. The Corporation may refuse any requested transfer until furnished evidence satisfactory to it that such transfer is proper. Upon the surrender of shares represented by a certificate for transfer of stock, s uch certificate shall at once be conspicuously marked on its face "Canceled" and filed with the permanent stock records of the Corporation. If a certificate is alleged to have been lost, stolen or destroyed, the provisions of Section 7.5 of these Bylaws shall have been complied with. The board of directors may make such additional rules concerning the issuance, transfer and registration of stock and requirements regarding the establishment of lost, stolen or destroyed shares (including any requirement of an indemnity bond prior to issuance of any replacement certificate or uncertificate) shall be issued until the consideration for the shares represented thereby has been fully paid."

Approved by the Board of Directors on July 15, 2010 and effective this 11th day of August, 2010.

/s/ Lori McKay

Lori McKay Secretary