
SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

**Post-Effective Amendment Number 1 to
Form S-3**

Registration Statement
under
the Securities Act of 1933

UNITED COMMUNITY BANKS, INC.
(Exact name of Registrant as specified in its charter)

Georgia
(State or other jurisdiction of incorporation or
organization)

6712
(Primary Standard Industrial
Classification Code Number)
Post Office Box 398
63 Highway 515
Blairsville, Georgia 30512
(706) 745-2151

58-1807304
(I.R.S. Employer
Identification Number)

(Address, including zip code, and telephone number, including area code, of registrant's principal executive offices)

Mr. Christopher J. Bledsoe
Chief Financial Officer
United Community Banks, Inc.
Post Office Box 398
63 Highway 515
Blairsville, Georgia 30512
(706) 745-2151

(Name, address, including zip code, and telephone number, including area code, of agent for service)

With copies to:
F. Sheffield Hale, Esq.
Kilpatrick Stockton LLP
Suite 2800
1100 Peachtree Street
Atlanta, Georgia 30309
(404) 815-6500

Pursuant to this Registration Statement, as amended, United Community Banks, Inc. (the "Registrant") registered 450,000 of the Registrant's common stock, par value \$1.00 per share (the "Common Stock"), with the Securities and Exchange Commission under the Securities Act of 1933, as amended, for sale to the public.

The Registration Statement was declared effective on May 9, 2000. Registrant suspended use of the Registration Statement on August 4, 2000. The Registrant is filing this Post-Effective Amendment to the Registration Statement to withdraw from registration certain shares of Common Stock covered by the Registration Statement that remained unsold pursuant to this Registration Statement on August 4, 2000.

Of the registered Common Stock, 418,792 shares were sold by the Registrant pursuant to this Registration Statement, and 31,208 shares of the registered Common Stock have not been sold under this Registration Statement. The Registrant hereby amends the Registration Statement to withdraw from registration such 31,208 unsold shares of the Common Stock.

Signatures

Pursuant to the requirements of the Securities Act of 1933, United has duly caused this Registration Statement on Form S-3 to be signed on its behalf by the undersigned, thereunto duly authorized, in the City of Blairsville, State of Georgia, on the 10th day of October, 2000.

*

Charles E. Parks

Director

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Tim Wallis

Director

*By: /s/ Robert L. Head, Jr.
Robert L. Head, Jr., as attorney-in-fact