FORM 4

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP				
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OMB APPROVAL

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

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

	d Address of	Reporting Person*			<u>U</u>						Symbol BANKS	<u>s in</u>	<u>C</u> [Check	all app	o of Reportin dicable) dor er (give title		0% C	suer Owner (specify
(Last) C/O UNI PO BOX		rst) (I MUNITY BANI	Middle)			3. Date of Earliest Transact 01/15/2013				action (Month/Day/Year)						X Officer (give title below) EVP of Risk Ma				
(Street) BLAIRS' (City)	VILLE GA		20514 Zip)		4. If	f Ame	endment	, Date o	of Origin	al File	d (Month/Da	ay/Yea	ar)		. Indivine)	Form	r Joint/Group n filed by One n filed by Mor on	e Reporting	Pers	on
		Tabl	e I - Non	ı-Deriv	ative	Se	curitie	es Ac	quire	d, Dis	posed c	of, or	Ben	efici	ally	Owne	ed			
Date					2A. Deemed Execution Date, if any (Month/Day/Year		Code (Instr.		n Dispose	4. Securities Acquired (A Disposed Of (D) (Instr. 3, 5)			4 and Securi Benefi		cially I Following	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)		7. Nature of Indirect Beneficial Ownership (Instr. 4)		
								Cod	e V	Amount		(A) or (D)	Price	Trans		ction(s) 3 and 4)			(1130.4)	
Common	Stock			01/1:	5/2013	3			A		283		A	\$	0	1	6,906	D		
Common Stock (RSU's)														27,622		D				
Common	Shares Issu	able														4,	342(1)	D		
Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)																				
Derivative Conversion Date Execution Date, Security or Exercise (Month/Day/Year) if any					Transaction Code (Instr.		ı of		6. Date Exercisable and Expiration Date (Month/Day/Year)			7. Title and Amount of Securities Underlying Derivative Security (Instr. and 4)				9. Number of derivative Securities Beneficially Owned Following Reported Transactions (Instr. 4)	Ownership Form: Direct (D) or Indirect (I) (Instr. 4)		11. Nature of Indirect Beneficial Ownership (Instr. 4)	
					Code	v	(A)	(D)	Date Exercis	sable	Expiration Date	Title	or Nu of	ount mber ares						

Explanation of Responses:

1. Acquired pursuant to The United Community Banks Deferred Compensation Plan. The number of shares as quoted is based upon the previous day's market value of \$9.80 per share and can fluctuate with the stock's market price. The units are to be settled in UCBI common stock at the NAV upon termination of employment, or earlier if so indicated, and subject to any applicable restrictions under TARP at such time.

Remarks:

/s/Lois J. Rich as Attorney in Fact 01/15/2013

** Signature of Reporting Person Date

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) LOIS J. RICH; AND (C) LORRAINE G. MCKAY, 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;
- (2) 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 16TH DAY OF APRIL 2009.

/s/ David P. Shearrow
Signature

David P. Shearrow

Print Name