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United Community Banks, Inc. Increases Quarterly Cash Dividend

BLAIRSVILLE, GA -- (Marketwired) -- 10/16/14 -- United Community Banks, Inc. (NASDAQ: UCBI), reported that its Board of Directors declared a regular quarterly cash dividend of five cents per common share, an increase from the previous dividend of three cents. The dividend is payable January 2, 2015, to shareholders of record at the close of business December 15, 2014.

"The increased quarterly cash dividend represents a payout ratio of 19 percent based on our most recently reported quarterly earnings," stated President and Chief Executive Officer Jimmy Tallent. "This increase reflects our continuing desire to deliver a dividend payout ratio to our shareholders that is in-line with our performance and historic payout ratios."

About United Community Banks, Inc.

United Community Banks, Inc. is a bank holding company based in Blairsville, Georgia, with \$7.4 billion in assets. The company's banking subsidiary, United Community Bank, is one of the Southeast region's largest full-service banks, operating 103 offices in Georgia, North Carolina, South Carolina and Tennessee. The bank specializes in providing personalized community banking services to individuals, small businesses and corporations. Services include a full range of consumer and commercial banking services, including mortgage, advisory and treasury management products. United Community Bank is consistently recognized for its outstanding customer service by national survey organizations. Additional information about the company and the bank's full line of products and services can be found at www.ucbi.com.

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Source: United Community Banks, Inc.

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