FORM 4

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

UNITED STATES SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549

OMB Number: 3235-0287 Expires: January 31, 2005

OMB APPROVAL

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility Holding Company Act of 1935 or Section 30(h) of the Investment Company Act of 1940

Filed By Romeo & Dye's Instant Form 4 Filer www.section16.net

		0 2		6. Relationship of Reporting Person(s) to Issuer (Check all applicable)					
				Director 10% Owner					
of Reporting Person,			h/Day/Year	X Officer (give title below) Other (specify below) EXEC VICE PRES & CFO					
			of Original	7. Individual or Joint/Group Filing (Check Applicable Line) X Form filed by One Reporting Person Form filed by More than One Reporting Person					
	Table I — Noi	n-Deriva	ative Securities	Acquired, Disposed of, or Beneficially Owned					
ction Code nstr. 8)	(Instr. 3, 4 & 5)	(A) or I (A) or	Disposed of (D) Price	Securities Beneficially Owned Follow-	6. Owner- ship Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)			
P V	32.4766	(D) A	25.05	(Instr. 3 & 4) 25,694.5653	D	N/A			
	UNITED 3. I.R.S. I of Report if an entit . Trans- ction Code instr. 8) Code V	UNITED COMMUNITY BAN 3. I.R.S. Identification Number of Reporting Person, if an entity (voluntary) **** ***** Table I — Nor Trans- 4. Securities Acquired (Instr. 3, 4 & 5) instr. 8) Code V Amount	UNITED COMMUNITY BANKS, IN 3. I.R.S. Identification Number of Reporting Person, if an entity (voluntary) **** ** **** 5. If A Date of (Mon Table I — Non-Deriva Trans- Code V Amount (A) or (D)	UNITED COMMUNITY BANKS, INC. 3. I.R.S. Identification Number of Reporting Person, if an entity (voluntary) **** ** **** 5. If Amendment, Date of Original (Month/Day/Year) Table I — Non-Derivative Securities Trans- 4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 & 5) Scode V Amount (A) Price or (D)	UNITED COMMUNITY BANKS, INC. to Issuer (Check all applicable Director 3. I.R.S. Identification Number of Reporting Person, if an entity (voluntary) 4. Statement for Month/Day/Year Month/Day/Year if an entity (voluntary) 5. If Amendment, Date of Original (Month/Day/Year) 5. If Amendment, Date of Original (Month/Day/Year) 7. Individual or Joint/Group F X Form filed by One Reporting Person, 5. If Amendment, Date of Original (Month/Day/Year) Table I — Non-Derivative Securities Acquired, Disposed of, or B Trans- 4. Securities Acquired (A) or Disposed of (D) 5. Amount of Scurities Securities Instr. 8) Beneficially Code V Amount (A) or (D) (Instr. 3 & 4)	UNITED COMMUNITY BANKS, INC. to Issuer (Check all applicable) 3. I.R.S. Identification Number of Reporting Person, 4. Statement for Month/Day/Year if an entity (voluntary) 11/21/02 **** ** **** 5. If Amendment, Date of Original (Month/Day/Year) 7. Individual or Joint/Group Filing (Check All applicable) S. Irans- 4. Securities Acquired (A) or Disposed of (D) 7. Trans- 4. Securities Acquired (A) or Disposed of (D) 7. Trans- 4. Securities Acquired (A) or Disposed of (D) S. Amount (A) Ord 0 (D) 0			

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).

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FORM 4 (continued) Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

1. Title of	2. Conver-	3.	3A.	4.	5	5. Number of Derivative		6. Date		7. Title	and Amount	8. Price of	9. Number of	10.	11. Nature
Derivative	sion or	Trans-	Deemed	Trans	-	Securities Acqu	Exercisable		of Und	lerlying	Derivative	Derivative	Owner-	of Indirect	
Security	Exercise	action	Execution	actior	1	Disposed of (D)	and Expiration		Securit	ties	Security	Securities	ship	Beneficial	
	Price of	Date	Date,	Code			Date		(Instr. 3	3 & 4)	(Instr. 5)	Beneficially	Form	Ownership	
(Instr. 3)	Derivative	ative if any (Instr. 3, 4 & 5)				(Month/Da	ay/				Owned	of	(Instr. 4)		
	Security		(Month/	(Instr.	.		Year)					Following	Deriv-		
			Day/ Year)	8)									Reported	ative	
		Í	Í										Transaction(s)	Security:	
													(Instr. 4)	Direct	
					┛					<u> </u>				(D)	
				Code	V	(A)	(D)		-		mount or			or	
									tion		umber of			Indirect	
								cisable	Date	Sh	hares			(I)	
														(Instr. 4)	

Explanation of Responses:

By: /s/ /s/ Rex Schuette

11/21/02 Date

**Signature of Reporting Person

**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.

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