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

SCHEDULE 14A

Proxy Statement Pursuant to Section 14(a) of the
Securities Exchange Act of 1934 (Amendment No.)

Filed by the Registrant
Filed by a Party other than the Registrant

Check the appropriate box:

- Preliminary Proxy Statement
- Confidential, for use of the Commission only (as permitted by Rule 14A-6(E)(2))**
- Definitive Proxy Statement
- Definitive Additional Materials
- Soliciting Material Pursuant to Section 240.14a-12

United Community Banks, Inc.
(Name of Registrant as Specified In Its Charter)

(Name of Person(s) Filing Proxy Statement, if other than the Registrant)

Payment of Filing Fee (Check the appropriate box):

- No fee required.
 - Fee paid previously with preliminary materials.
 - Fee computed on table in exhibit required by Item 25(b) per Exchange Act Rules 14a6(i)(1) and 0-11
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UNITED COMMUNITY BANKS, INC.
ATTENTION: INVESTOR RELATIONS
200 EAST CAMPERDOWN WAY
GREENVILLE, SOUTH CAROLINA 29601

Your **Vote** Counts!

UNITED COMMUNITY BANKS, INC.

2026 Annual Meeting

Date: May 13, 2026

Time: 3:00 PM Eastern Time

Location: Virtually on the Internet

Vote by May 12, 2026 11:59 PM ET. For shares held in a Plan, vote by May 10, 2026 11:59 PM ET.



V86453-P45927

You invested in UNITED COMMUNITY BANKS, INC. and it's time to vote!

You have the right to vote on proposals being presented at the Annual Meeting. **This is an important notice regarding the availability of proxy materials for the shareholder meeting to be held on May 13, 2026.**

Get informed before you vote

View the Notice and Proxy Statement and Annual Report online OR you can receive a free paper or email copy of the material(s) by requesting prior to April 29, 2026. If you would like to request a copy of the material(s) for this and/or future shareholder meetings, you may (1) visit www.ProxyVote.com, (2) call 1-800-579-1639, or (3) send an email to sendmaterial@proxyvote.com. If sending an email, please include your control number (indicated below) in the subject line. Unless requested, you will not otherwise receive a paper or email copy.



For complete information and to vote, visit www.ProxyVote.com

Control #

Smartphone users

Point your camera here and vote without entering a control number



Vote Virtually at the Meeting*

May 13, 2026
3:00 PM Eastern Time

Virtually at:
www.virtualshareholdermeeting.com/UCBI2026

*Please check the meeting materials for any special requirements for meeting attendance.

THIS IS NOT A VOTABLE BALLOT

This is an overview of the proposals being presented at the upcoming shareholder meeting. Please follow the instructions on the reverse side to vote these important matters.

Voting Items	Board Recommends
1. Election of Directors. Nominees: 01) Jennifer M. Bazante 02) George B. Bell 03) James P. Clements 04) Kenneth L. Daniels 05) Sally Pope Davis 06) Lance F. Drummond 07) H. Lynn Harton 08) John M. James 09) Jennifer K. Mann 10) Thomas A. Richlovsky 11) Tim R. Wallis 12) David H. Wilkins	<input checked="" type="checkbox"/> For All
2. To approve, on an advisory basis, the compensation of our Named Executive Officers.	<input checked="" type="checkbox"/> For
3. To ratify the appointment of PricewaterhouseCoopers LLP as our independent registered public accountants for the fiscal year ending December 31, 2026.	<input checked="" type="checkbox"/> For

Prefer to receive an email instead? While voting on www.ProxyVote.com, be sure to click "Delivery Settings".