



## United Community Banks, Inc. Declares Quarterly Dividend

BLAIRSVILLE, GA, Jan 24, 2007 (MARKET WIRE via COMTEX News Network) -- United Community Banks, Inc. (NASDAQ: UCBI), Georgia's third largest bank holding company, announced that its Board of Directors declared a regular quarterly cash dividend of \$.09 per common share. The dividend is payable April 2, 2007, to shareholders of record at the close of business March 15, 2007.

"This represents an annual cash dividend of \$.36 per share and an increase of \$.04 per share, or 13%, over the annual cash dividend for 2006," said Jimmy Tallent, President and Chief Executive Officer. "It also represents a dividend payout ratio of 21% of earnings, reflecting our strong performance and commitment to deliver value to our shareholders."

About United Community Banks, Inc.

Headquartered in Blairsville, United Community Banks is the third-largest bank holding company in Georgia. United Community Banks has assets of \$7.1 billion and operates 26 community banks with 101 banking offices located throughout north Georgia, metro Atlanta, coastal Georgia, western North Carolina and east Tennessee. The company specializes in providing personalized community banking services to individuals and small to mid-size businesses. United Community Banks also offers the convenience of 24-hour access through a network of ATMs, telephone and on-line banking. United Community Banks common stock is listed on the Nasdaq Global Select Market under the symbol UCBI. Additional information may be found at the company's web site at [www.ucbi.com](http://www.ucbi.com).

For more information:

Rex S. Schuette

Chief Financial Officer

(706) 781-2265

Contact via <http://www.marketwire.com/mw/emailprcntct?id=0647BD64F598BD6A>

SOURCE: United Community Banks, Inc.