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United Community Banks, Inc. Declares Quarterly Cash Dividend

BLAIRSVILLE, GA -- (Marketwired) -- 08/25/14 -- United Community Banks, Inc. (NASDAQ: UCBI), Georgia's third-largest bank holding company, announced that its Board of Directors has declared a regular quarterly cash dividend of \$.03 per common share. The dividend is payable October 1, 2014, to shareholders of record at the close of business September 16, 2014.

"I am delighted that we are able to return a portion of our quarterly earnings to our shareholders in the form of a cash dividend," stated President & Chief Executive Officer Jimmy Tallent. "Our commitment remains to deliver exceptional service to set United apart from our peers. Treating customers the way we want to be treated is the foundation upon which our company was built. That fundamental principle not only guides our relationships with our customers but it also serves as the guide for our relationships with our shareholders."

The quarterly cash dividend represents a payout ratio of 11 percent of second quarter 2014 earnings per share.

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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