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

FORM 8-K

CURRENT REPORT
PURSUANT TO SECTION 13 OR 15(d) OF THE SECURITIES EXCHANGE ACT OF 1934

Date of Report (Date of earliest event reported): August 1, 2026

UNITED COMMUNITY BANKS, INC.

(Exact name of registrant as specified in its charter)

Georgia	001-35095	58-1807304
(State or other jurisdiction of incorporation)	(Commission file number)	(IRS Employer Identification No.)

200 East Camperdown Way
Greenville, South Carolina 29601
(Address of principal executive offices)

Registrant's telephone number, including area code:
(800) 822-2651

Not applicable
(Former name or former address, if changed since last report)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

☐ Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)

☐ Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)

☐ Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))

☐ Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

Securities registered pursuant to Section 12(b) of the Act:

Title of Each Class	Trading Symbol(s)	Name of Each Exchange on Which Registered
Common stock, par value $1.00 per share	UCB	New York Stock Exchange

Indicate by check mark whether the registrant is an emerging growth company as defined in Rule 405 of the Securities Act of 1933 (§230.405 of this chapter) or Rule 12b-2 of the Securities Exchange Act of 1934 (§240.12b-2 of this chapter).

Emerging growth company ☐

If an emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new or revised financial accounting standards provided pursuant to Section 13(a) of the Exchange Act. ☐

Item 5.02 Departure of Directors or Certain Officers; Election of Directors; Appointment of Certain Officers; Compensatory Arrangements of Certain Officers.

Effective August 1, 2026, the Board of Directors (the "Board") of United Community Banks, Inc. (the "Company") appointed Carl Carande to serve as a Board member until the Company's next annual meeting of shareholders. The Board increased the size of the Board from 12 to 13 directors and appointed Mr. Carande as a director to fill the vacancy created by the increase. Mr. Carande also was appointed as a member of the Board of Directors of the Company's wholly-owned banking subsidiary, United Community Bank (the "Bank").

Mr. Carande was also appointed as a member of the Board's Risk Committee. At this time, the Board has not determined any other Board committees to which Mr. Carande may be appointed.

Mr. Carande will participate in the current director compensation arrangements generally applicable to the Company's non-employee directors as described in the Company's Proxy Statement filed in connection with the 2026 Annual Meeting of Shareholders. There are no arrangements or understandings between Mr. Carande and other persons pursuant to which he was selected as a director. Mr. Carande has not engaged in any transaction with the Company that would be reportable as a related party transaction under Item 404(a) of Securities and Exchange Commission Regulation S-K.

Mr. Carande retired in 2025 from KPMG LLP ("KPMG") following a 40-year career in financial services and Big Four accounting consulting. He joined KPMG in 2001, thereafter holding a number of professional roles, and most recently serving as KPMG International Head of Global Advisory since 2020. Prior to his tenure at KPMG, Mr. Carande served in leadership capacities with various financial institutions, including Global Pricing and Analytics Director, Corporate Cash Management, at Bank of America from 1994 to 1997.

Item 7.01 Regulation FD Disclosure.

In connection with the appointment of Mr. Carande to the Board, the Company issued the press release that is furnished as Exhibit 99.1 to this Current Report on Form 8-K.

Item 9.01	**Financial Statements and Exhibits.**
(d)	Exhibits

EXHIBIT INDEX

Exhibit No.	Description of Exhibit
99.1	United Community Banks, Inc. Press Release, dated August 3, 2026 (furnished only).
104	The cover page from this Current Report on Form 8-K, formatted in Inline XBRL.

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, as amended, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

UNITED COMMUNITY BANKS, INC.

By:	*/s/* Jefferson L. Harralson
Name:	Jefferson L. Harralson
Title:	Executive Vice President and Chief Financial Officer

Date: August 3, 2026

FOR IMMEDIATE RELEASE

Contact:
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(864) 241-8738

United Community Banks, Inc. Appoints Industry Veteran Carl S. Carande to Board of Directors

Greenville, S.C., August 3, 2026 – United Community Banks, Inc. (NYSE: UCB) ("United") is pleased to announce the appointment of Carl S. Carande to its Board of Directors.

Carande brings a distinguished 40 years of experience in financial services and Big Four consulting, including advising CEOs and boards across multiple industries. His expertise spans finance, enterprise risk, technology, talent and organizational strategy, with a focus on helping global organizations grow while strengthening accountability and agility.

Carande spent 25 years with KPMG LLP, where he held several senior leadership roles, including Global Head of Advisory and U.S. Advisory Vice Chair. During his tenure, he rebuilt the firm's Southeast Advisory practice into a major growth platform and developed a Business Integration Risk Management offering focused on post-merger execution and operational risk. He also helped establish a cohesive framework for KPMG's global Advisory business, strengthening performance discipline, business development, and digital capabilities across the organization.

"Carl is a highly respected leader in the financial industry and will further strengthen United's experienced Board of Directors," said United Community Chairman and CEO Lynn Harton. "We are honored to welcome him to our team and look forward to working together to advance our long-term success."

"Carl has advised financial institutions and multinational companies on complex integrations, enterprise risk, and performance improvement throughout his career," Lead Director Thomas Richlovsky added. "His strategic perspective will be a valuable addition to our Board as United continues to grow and serve our customers and communities."

Prior to joining KPMG, Carande was the global director of corporate cash management pricing and analysis for Bank of America. In this role, he was responsible for managing a pricing and analysis function across a cash-management product suite that generated $1.4 billion in revenue.

"I am honored to join the United Community Board," said Carande. "United has built a strong organization grounded in exceptional service and a meaningful commitment to its communities. I look forward to working with the Board and leadership team as the company continues to grow and build upon that success."

Carande received his Master of Business Administration from Golden Gate University and a Bachelor of Science in organizational systems design from California State University, Northridge.

For the full list of the United Community Banks, Inc. Board of Directors, please visit https://ir.ucbi.com/corporate-governance/board-directors.

About United Community Banks, Inc.
United Community Banks, Inc. (NYSE: UCB) is the financial holding company for United Community, a top-100 U.S. financial institution committed to building stronger communities and improving the financial health and well-being of its customers. United Community offers a full range of banking, mortgage and wealth management services. As of June 30, 2026, United Community Banks, Inc. had $29.1 billion in assets and operated 200 offices across Alabama, Florida, Georgia, North Carolina, South Carolina and Tennessee. The company also manages a nationally recognized SBA lending franchise and an equipment finance subsidiary, extending its reach to businesses across the country. United Community is the most awarded bank in the Southeast for Retail Banking Customer Satisfaction by J.D. Power, earning more awards than any other bank in the region, including recognition in 12 of the last 17 years. The company has also been named one of the "Best Banks to Work For" by *American Banker* for nine consecutive years. In commercial banking, United earned multiple 2026 Greenwich Best Bank awards for Small Business Banking. *Forbes* has consistently named United among the World's Best and America's Best Banks. Learn more at www.ucbi.com.