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

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FORM 8-K

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

Date of Report (Date of earliest event reported): February 1, 2018

**UNITED COMMUNITY BANKS, INC.**  
(Exact name of registrant as specified in its charter)

Georgia  
(State or other jurisdiction of  
incorporation)

No. 001-35095  
(Commission File Number)

No. 58-180-7304  
(IRS Employer  
Identification No.)

125 Highway 515 East  
Blairsville, Georgia 30512  
(Address of principal executive offices)

Registrant's telephone number, including area code:  
(706) 781-2265

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))

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.

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**Item 8.01 Other Events.**

On February 1, 2018, United Community Banks, Inc. (the “Company”), the holding company for United Community Bank, Blairsville, Georgia (the “Bank”), issued a press release announcing the completion of the merger on February 1, 2018 of Symph Acquisition Corp. (the “Merger Subsidiary”), a wholly-owned subsidiary of the Bank, with and into NLFC Holdings Corp. (“NLFC”), with NLFC surviving the merger as a wholly-owned subsidiary of the Bank, pursuant to the terms and conditions of the Agreement and Plan of Merger, dated January 8, 2018, by and among the Company, the Bank, the Merger Subsidiary, NLFC and Shareholder Representative Services LLC.

A copy of the press release is attached hereto as Exhibit 99.1 and incorporated herein by reference.

**Item 9.01 Financial Statements and Exhibits.**

(d) Exhibits

<b>Exhibit No.</b>	<b>Description</b>
<a href="#"><u>99.1</u></a>	<a href="#"><u>Press release, dated February 1, 2018</u></a>

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**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  
Jefferson L. Harralson  
Executive Vice President and  
Chief Financial Officer

Date: February 2, 2018

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INDEX TO EXHIBITS

**Exhibit No.**

**Description**

[99.1](#)

[Press Release, dated February 1, 2018](#)

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***For Immediate Release***

***For more information:***

Jefferson Harralson  
Chief Financial Officer  
(864) 240-6208  
Jefferson\_Harralson@ucbi.com

**UNITED COMMUNITY BANKS, INC. ANNOUNCES COMPLETION  
OF MERGER WITH NLFC HOLDINGS CORP., THE PARENT OF NAVITAS CREDIT CORP.**

GREENVILLE, SC, February 1, 2018 – United Community Bank (“United”), the banking subsidiary of United Community Banks, Inc. (NASDAQ: UCBI) has completed its merger, effective February 1, 2018, with NLFC Holdings Corp. (“NLFC”) and its wholly-owned subsidiary, Navitas Credit Corp. (“Navitas”), headquartered in Ponte Vedra, Florida.

The merger with Navitas provides United with a premier specialty lending platform that offers equipment finance credit services to small and medium-sized businesses nationwide. United’s plan is to take advantage of the synergies that are created by Navitas’ proven growth capabilities and United’s strong balance sheet, low cost funding and excess liquidity. Navitas will continue to operate under its legacy brand.

“For some time, we have been looking for the right equipment finance company to help grow our C&I lending business. Navitas is that ‘right’ partner. The Navitas management and leadership team is impressive, possesses significant industry experience, and is committed to providing excellent customer service. They also come with a proven track record of delivering quality growth,” said Lynn Harton, President and Chief Executive Officer of United. “We are excited to have Navitas as part of the United team.”

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Gary Shivers, President and Chief Executive Officer of Navitas stated, “We went into this transaction with three primary goals in mind. First, we wanted to provide liquidity and a good outcome for our investors that supported the company over the years. Second, we wanted to find a partner that had the financial resources that could support the goals and aspirations of our talented management team. Lastly, we wanted to be part of an organization that shares our values and focus of serving our customers and supporting our employees. I firmly believe that we have achieved all of these goals. I want to thank the management and staff of United for the warm welcome we have received, and look forward to building a market-leading equipment finance organization with them.”

As of December 31, 2017, Navitas reported outstanding loans and leases totaling approximately \$380 million in the aggregate comprised of a diversified group of business borrowers operating in multiple industries and geographic markets. Navitas serviced over 18,000 finance contracts with a total original value of over \$800 million for approximately 15,500 business customers.

#### **About United Community Banks, Inc.**

United Community Banks, Inc. (NASDAQ: UCBI) is a bank holding company based in Blairsville, Georgia with \$11.9 billion in assets. The company’s banking subsidiary, United Community Bank, is one of the southeast region’s largest full-service banks, operating 156 offices in Georgia, North Carolina, South Carolina and Tennessee. The bank specializes in personalized community banking services for individuals, small businesses and corporations. Services include a full range of consumer and commercial banking products including mortgage, advisory, and treasury management. Respected national research firms consistently recognize United Community Bank for outstanding customer service. For the last four years, J.D. Power has ranked United Community Bank first in customer satisfaction in the Southeast. In 2017, for the fourth consecutive year, *Forbes* magazine included United on its list of the 100 Best Banks in America. Additional information about the company and the bank’s full range of products and services can be found at [www.ucbi.com](http://www.ucbi.com).

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