



United Community Banks, Inc. Declares Quarterly Dividend

BLAIRSVILLE, GA, Oct 25, 2006 (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 \$.08 per common share. The dividend is payable January 2, 2007, to shareholders of record at the close of business December 15, 2006.

"This represents an annual cash dividend of \$.32 per share, which is \$.04 per share, or 14%, above the annual dividend rate for 2005," said Jimmy Tallent, President and Chief Executive Officer. "It also represents a dividend payout ratio of 20% 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 \$6.5 billion and operates 25 community banks with 96 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.

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SOURCE: United Community Banks, Inc.