
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):

December 8, 2005

United Community Banks, Inc.

(Exact name of registrant as specified in its charter)

Georgia

(State or other jurisdiction of
incorporation)

No. 0-21656

(Commission File Number)

No. 58-180-7304

(IRS Employer
Identification No.)

63 Highway 515, P.O. Box 398

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))
-
-

Item 8.01**Other Events**

On December 8, 2005, United Community Banks, Inc. (the "Registrant") closed the sale of 202,500 shares of its common stock at \$27.75 per share to Sandler O'Neill & Partners, as lead manager, and to Keefe Bruyette & Woods and Raymond James & Associates, Inc. as co-managers. This option on additional shares was provided to these underwriters to cover over-allotments, if any, and was exercisable no later than 30 days after the date of the prospectus supplement of November 16, 2005.

The Registrant received \$35.1 million from the offering and \$5.3 million from the exercise of the over-allotment option, after deducting underwriting discounts and expenses. Net proceeds will be used to support growth opportunities and general corporate purposes.

Item 9.01**Financial Statements and Exhibits**

- (a) Financial statements: None
 - (b) Pro forma financial information: None
 - (c) Exhibits:
 - 99.1 Press Release, dated December 8, 2005
-

SIGNATURES

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

/s/ **Rex S. Schuette**

Rex S. Schuette

Executive Vice President and Chief Financial Officer

December 8, 2005



EXHIBIT 99.1

For Immediate Release

For more information:

Rex S. Schuette
Chief Financial Officer
706-781-2265
rex_schuette@ucbi.com

**UNITED COMMUNITY BANKS, INC.
CLOSES PUBLIC OFFERING OF
1.55 MILLION SHARES OF COMMON STOCK**

Blairsville, GA, December 8, 2005 — United Community Banks, Inc. (NASDAQ: UCBI) closed the sale of 202,500 shares of its common stock at \$27.75 per share to Sandler O'Neill & Partners, L.P. pursuant to the over-allotment option to purchase additional shares that was granted in connection with the underwritten offering managed by Sandler O'Neill & Partners, L.P. and co-managed by Keefe Bruyette & Woods, Inc. and Raymond James & Associates, Inc. The offering closed on November 16, 2005.

The company received net proceeds of approximately \$5.3 million from the exercise of the over-allotment option and \$35.1 million from the original offering, after deducting underwriting discounts and expenses. Net proceeds will be used to reduce short-term borrowings and for general corporate purposes.

About United Community Banks, Inc.:

Headquartered in Blairsville, United Community Banks is the third-largest bank holding company based in Georgia. United Community Banks has assets of \$5.7 billion and operates 24 community banks with 90 banking offices located throughout north Georgia, metro Atlanta, coastal Georgia, western North Carolina and east Tennessee. The company specializes in providing community banking services to individuals and small

to mid-size businesses in its markets. United Community Banks also offers the convenience of 24-hour access to its services through a network of ATMs, telephone and on-line banking. United Community Banks common stock is listed on the Nasdaq National Market under the symbol UCBI. Additional information can be found at the company's web site, www.ucbi.com

###