



SUMMARY OF PLAN FEATURES

Dividend Reinvestment

All registered holders of record of Common Stock may participate in the Plan. You may invest all or part of your dividends in United Community Banks, Inc. (the “Company”) stock.

Share Purchase

All registered holders of record of Common Stock may make voluntary cash purchases of the Company’s common stock through the Plan with a minimum cash purchase of \$25, not to exceed \$30,000 per quarter.

Participation in the Plan is entirely voluntary.

FREQUENTLY ASKED QUESTIONS

The following Frequently Asked Questions are qualified in their entirety by the Dividend Reinvestment and Share Purchase Plan and the Prospectus describing the Plan—for more complete information, please refer to the Prospectus which is available online within the Investor Relations section of the Company’s website at www.ucbi.com. Or, you may contact the Company at (866) 270-5900 for a written copy.

How do I participate in Dividend Reinvestment?

You must first enroll in the Plan. To begin your enrollment, you should complete an Enrollment Card and return it to Continental Stock Transfer & Trust Company as the Plan Administrator (“Plan Administrator”). You can also terminate your participation by writing the Plan Administrator. A Prospectus and Enrollment Card are available within the Investor Relations section of the Company’s website at www.ucbi.com. For a written copy of each, you may contact United’s Investor Relations Department at (866) 270-5900.

How do I participate in the Share Purchase portion of the Plan?

After enrolling in the Plan, you may send payment for purchases as often as you would like with a minimum cash purchase of \$25, or maximum of \$30,000 per quarter, by completing a Share Purchase transmittal card and submitting it to the Plan Administrator along with your check or money order. Only checks or money orders made payable to the Plan Administrator will be accepted. No third party checks or cash will be accepted. No interest is paid to you during the time cash payments are held by the Plan Administrator pending investment in the Company’s common stock.

How often will share purchases be made?

The Plan Administrator will process your cash purchases up to twice per week, subject to certain exceptions.

Will I receive notification of my dividend reinvestment or voluntary cash contribution?

Yes. You will receive a confirmation with each purchase made on your behalf, whether by dividend reinvestment or voluntary cash purchase.

How will my share price be determined?

For shares purchased and issued from the Company, the cost per share will generally be determined based upon the average of the high and low stock price quoted by The Nasdaq Stock Market on the date the shares are issued. From time to time shares are purchased on the open market. In this instance, the cost per share will be determined by the average price of all shares purchased in the Plan on the date of purchase.

What are my costs to participate in the Plan?

The Company will pay all out-of-pocket costs associated with participating in the Plan. If you choose to sell your shares through the Plan, however, you will be responsible for any brokerage commissions and transaction fees in connection with such sale.

Will I receive a stock certificate for shares purchased within the Plan?

No. The Plan Administrator will hold your shares in safekeeping on your behalf and no certificates will be issued until you make a request in writing that the Plan Administrator issue you one.

Will I pay taxes on dividends reinvested?

Yes. The cash dividends that are reinvested are still taxable in the year they are paid. The Plan Administrator will furnish a tax statement each January indicating the total amount of dividends earned in the previous tax year.

Will I be able to vote shares held in the Plan?

Yes. You will continue to receive a proxy Notice in the usual manner.

May I access my shareholder account on-line?

If you are a shareholder of record, you may access your shareholder account on-line to view your account balance, dividend payments, year-end tax records and Plan investments. Simply visit our website, www.ucbi.com, and click on Investor Relations. Then, choose Shareholder Account Access from the menu items and follow the instructions.

Where do I mail my enrollment card and other written materials?

Your Enrollment Card (and optional Share Purchase transmittal with accompanying check or money order, if applicable), should be directed to the Plan Administrator at:

Continental Stock Transfer & Trust Company
1 State Street, 30th Floor
New York, NY 10004-1561
(800) 509-5586

Please include your name, address, social security number, and daytime telephone number with all correspondence, and reference "United Community Banks, Inc."

What happens if I decide not to participate in the Plan?

You will continue to receive dividends, as declared, in the usual manner.

Where can I get more information about the Dividend Reinvestment and Share Purchase Plan?

Please refer to the Prospectus dated June 25, 2014 for a more complete description of the Plan. We may supplement the Prospectus from time to time.

Additional questions can be directed to the Plan Administrator at (800) 509-5586 or United's Investor Relations Department at (866) 270-5900.

The Plan does not afford the same flexibility as a stockbroker's account. Neither the Company nor the Plan Administrator can assure participants of a profit or protect them against a loss on shares purchased or sold under the Plan.

United Community Banks, Inc. has appointed Continental Stock Transfer & Trust Company as Administrator for the Plan. The Plan Administrator will purchase and hold shares of stock acquired by the Plan, keep records, send statements to participants, and perform other duties related to the Plan. The Plan Administrator may use, and commissions may be to, a broker-dealer affiliated with the Plan Administrator. The Plan Administrator and the Company provide no advice and make no recommendations with respect to any security. Investment in securities of the Company is not insured by the Federal Deposit Insurance Corporation or any other government agency. Investors must make independent investment decisions based upon their own judgment and research.
