FORM 4

## UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

wasnington,	D.C.	20549	

OMB APPROVAL
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hours per response:

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0.5

## Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934 or Section 30(h) of the Investment Company Act of 1940

1. Name and Address of Reporting Person*  GILLILAND THOMAS C					<u>U</u>	2. Issuer Name and Ticker or Trading Symbol UNITED COMMUNITY BANKS INC UCBI ]									c all applic Directo	able)	g Pers	on(s) to Issi 10% Ov	vner
(Last)	•	First)	(Middle)		3. Date of Earliest Transaction (Month/Day/Year) 10/31/2005									X	Officer (give title below)  EVP, Corp Sec & General Cour				
(Street) BLAIRSVILLE GA 30514							4. If Amendment, Date of Original Filed (Month/Day/Year)  6. Individual or Joint/Group Filing (Check Applicable Line)  X Form filed by One Reporting Person Form filed by More than One Reporting												
(City)	(9	State)	(Zip)												Person				
		Tal	ble I - No	n-Deri	vativ	e Se	curi	ties Ac	quired,	Dis	sposed o	f, or Bei	nefici	ally	Owned				
1. Title of	Security (Ins	tr. 3)		2. Trans Date (Month			Execu	eemed Ition Date, h/Day/Yea	Code (8)	(Instr	Disposed	ies Acquire Of (D) (Inst	r. 3, 4 a	nd 5)	5. Amou Securitie Beneficia Owned F Reported Transact	s ally following I	Form (D) o	: Direct r Indirect str. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)
6	G: 1			10/01/0005		_			Code	V	Amount		(A) or (D) Price		(Instr. 3 and 4)				
Common Stock Common Stock				10/31/2005							13,422		+-	3.33	79,722			D	
				-	10/31/2005				M		8,958	_	\$12.67		88,680			D	
				_	31/200	_			M	┢	8,586	_	<del>                                     </del>			97,266		D	
Common Stock Common Stock Common Stock Common Stock					31/200	_			M	┢	5,706		+		-	,972		D	
				10/3	10/31/2005				F	┝	16,112	2 D	D \$28.97			860	D		D 4041
Common	Stock					_					-		+		19,00	)4.393	_		By 401k
Common Stock													10,225		I		Cust FBO Thomas C. Gilliland, Jr. (Son)		
Common	Stock														10,	225		I	Cust FBO Jason W. Gilliland (Son)
Common	Stock														415,556 <sup>(1)</sup>			I	Candace W. Gilliland (Spouse)
			Table II -												wned				
Derivative Conversion Date		3. Transaction Date (Month/Day/Year)	3A. Deemed Execution I if any (Month/Day	d Date,	4. Transa Code (i 8)	5. Number 6		6. Options, convert 6. Date Exercisable and Expiration Date (Month/Day/Year)			7. Title an of Securit Underlyin Derivative (Instr. 3 a	d Amor ties g e Secur	mount 8. Price of Derivative Security (Instr. 5)		9. Numbe derivative Securities Beneficia Owned Following Reported Transacti (Instr. 4)	e s Illy	10. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	Beneficial Ownership (Instr. 4)	
					Code	v	(A)	(D)	Date Exercisal	ole	Expiration Date	Title	Amou or Numb of Share	er					
Option to Purchase Common Stock	\$13.33	10/31/2005			М			13,422	01/01/199	g <sup>(2)</sup>	01/01/2009	Common Stock	13,4	22	\$13.33	0		D	
Option to Purchase Common Stock	\$12.67	10/31/2005			M			8,958	04/20/200	0(3)	04/20/2010	Common Stock	8,95	58	\$12.67	0		D	
Option to Purchase Common	\$11.67	10/31/2005			М			8,586	04/18/200	1 <sup>(4)</sup>	04/18/2011	Common Stock	8,58	36	\$11.67	0		D	

	Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)														
1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transa Code ( 8)		of Deri Seci Acq (A) ( Disp of (E	umber vative urities uired or oosed o) (Instr. and 5)	6. Date Exerci Expiration Dat (Month/Day/Ye	te	7. Title an of Securit Underlyin Derivative (Instr. 3 ar	ies g Security	8. Price of Derivative Security (Instr. 5)	9. Number of derivative Securities Beneficially Owned Following Reported Transaction(s) (Instr. 4)	10. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	11. Nature of Indirect Beneficial Ownership (Instr. 4)
				Code	v	(A)	(D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares				
Option to Purchase Common Stock	\$13	10/31/2005		М			5,706	03/11/2002 <sup>(5)</sup>	03/11/2012	Common Stock	5,706	\$13	0	D	

## Explanation of Responses:

- $1.\ Includes\ 415{,}556\ shares\ owned\ by\ Mr.\ Gilliland's\ spouse\ for\ which\ he\ claims\ beneficial\ ownership.$
- 2. 1999 Options were 20% vested on date of grant, then vested an additional 20% each annual anniversary.
- 3.2000 Options were 20% vested on date of grant, then vested an additional 20% each annual anniversary.
- $4.\,2001\ Options\ were\ 20\%\ vested\ on\ date\ of\ grant,\ then\ vested\ an\ additional\ 20\%\ each\ annual\ anniversary.$
- 5.2002 Options were 20% vested on date of grant, then vested an additional 20% each annual anniversary.

## Remarks:

<u>Lois J. Rich by Power of</u> <u>Attorney</u>

10/31/2005

\*\* Signature of Reporting Person

Date

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

- $^{\star}$  If the form is filed by more than one reporting person, see Instruction 4 (b)(v).
- \*\* Intentional misstatements or omissions of facts constitute Federal Criminal Violations See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, see Instruction 6 for procedure.

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB Number.

KNOW ALL BY THESE PRESENTS, THAT THE UNDERSIGNED HEREBY CONSTITUTES AND APPOINTS (A) REX S. SCHUETTE; (B) THOMAS C. GILLILAND; (C) LORRAINE G. MCKAY; AND (D) LOIS J. RICH, SIGNING SINGLY, THE UNDERSIGNED'S TRUE AND LAWFUL ATTORNEY-IN-FACT TO:

- (1) Execute for and on behalf of the undersigned, in the undersigned's capacity as an officer and/or director of United Community Banks, Inc. (the "Company"), Forms 3, 4, and 5 in accordance with Section 16(a) of the Securities Exchange Act of 1934 and the rules thereunder;
- (2) Do and perform any and all acts for and on behalf of the undersigned which may be necessary or desirable to complete and execute any such Form 3, 4, or 5, complete and execute any amendment or amendments thereto, and timely file such form with the United States Securities and Exchange Commission and any stock exchange or similar authority; and
- (3) Take any other action of any type whatsoever in connection with the foregoing which, in the opinion of such attorney-in-fact, may be of benefit to, in the best interest of, or legally required by, the undersigned, it being understood that the documents executed by such attorney-in-fact on behalf of the undersigned pursuant to this Power of Attorney shall be in such form and shall contain such terms and conditions as such attorney-in-fact may approve in such attorney-in-fact's discretion.

The undersigned hereby grants to each such attorney-in-fact full power and authority to do and perform any and every act and thing whatsoever requisite, necessary, or proper to be done in the exercise of any of the rights and powers herein granted, as fully to all intents and purposes as the undersigned might or could do if personally present, with full power of substitution or revocation, hereby ratifying and confirming all that such

attorney-in-fact, or such attorney-in-fact's substitute or substitutes, shall lawfully do or cause to be done by virtue of this power of attorney and the rights and powers herein granted. The undersigned acknowledges that the foregoing attorneys-in-fact, in serving in such capacity at the request of the undersigned, are not assuming, nor is the Company assuming, any of the undersigned's responsibilities to comply with Section 16 of the Securities Exchange Act of 1934.

This Power of Attorney shall remain in full force and effect until the undersigned is no longer required to file Forms 3, 4, and 5 with respect to the undersigned's holdings of and transactions in securities issued by the Company, unless earlier revoked by the undersigned in a signed writing delivered to the foregoing attorneys-in-fact.

IN WITNESS WHEREOF, THE UNDERSIGNED HAS CAUSED THIS POWER OF ATTORNEY
TO BE EXECUTED AS OF THIS 28TH DAY OF AUGUST 2002.

/s/ Thomas C. Gilliland Signature

Thomas C. Gilliland

Print Name