



United Community Banks, Inc. Completes Acquisition in Western North Carolina

BLAIRSVILLE, GA, Oct 04, 2006 (MARKET WIRE via COMTEX News Network) -- United Community Banks, Inc. (NASDAQ: UCBI) has completed the acquisition of two western North Carolina banking locations and welcomed their bankers to the United team serving customers in Sylva and Bryson City.

Under an agreement announced in June, United acquired two banking offices from First Charter Corporation. The offices have \$8 million in loans and \$38 million in deposits.

"We are excited to welcome these bankers to the United teams in Sylva and Bryson City," said Greg Hining, President of United Community Bank - North Carolina. "They will be a key to our success in these communities, and we will dedicate every resource we can to helping them serve our new customers even better than before."

Mr. Hining continued, "Since the banking offices in Bryson City are located less than one mile apart, we have combined them and welcomed our new employees to the more spacious office. In downtown Sylva we have added a new banking office complementing our existing location in this community."

United now has 19 banking offices in 12 western North Carolina counties, and a total of 96 banking offices throughout the franchise which also includes north Georgia, metro Atlanta, coastal Georgia and east Tennessee.

"Banking is about people," said Jimmy Tallent, President and Chief Executive Officer of United Community Banks. "Our new team members have built loyal, mutually rewarding relationships with true community banking service, which is based on knowing and caring about the customer. That's why this is a perfect fit."

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 \$6.3 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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