



United Community Banks, Inc. Declares Quarterly Dividend

BLAIRSVILLE, GA, Jan 22, 2008 (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 \$.09 per common share. The dividend is payable April 1, 2008, to shareholders of record at the close of business March 14, 2008.

"This represents an annual cash dividend of \$.36 per share, consistent with the level for 2007," said Jimmy Tallent, president and chief executive officer. "It represents a dividend payout ratio of 23% of basic operating earnings per share. Dividends are an important part of our commitment to deliver value to our shareholders and a reflection of our continued earnings and capital strength."

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 \$8.2 billion and operates 27 community banks with 111 banking offices located throughout north Georgia, the Atlanta region, 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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