#### UNITED COMMUNITY BANKS INC

Form 4

October 31, 2005

## FORM 4

### UNITED STATES SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF

**SECURITIES** 

OMB Number:

3235-0287

Expires:

January 31, 2005

0.5

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**OMB APPROVAL** 

response...

Section 16. Form 4 or Form 5 obligations may continue.

See Instruction

Check this box

if no longer

subject to

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility Holding Company Act of 1935 or Section

30(h) of the Investment Company Act of 1940

1(b).

(Print or Type Responses)

1. Name and Address of Reporting Person * GILLILAND THOMAS C			2. Issuer Name <b>and</b> Ticker or Trading Symbol UNITED COMMUNITY BANKS INC [UCBI]	7. Relationship of Reporting Person(s) to ssuer (Check all applicable)		
(Last) PO BOX 398	(First)	(Middle)	3. Date of Earliest Transaction (Month/Day/Year) 10/31/2005	_X_ Director 10% Owner Other (specify below) below)  EVP, Corp Sec & General Couns		
BLAIRSVILI	(Street) 4. If Amendment, Date Original Filed(Month/Day/Year)  VILLE, GA 30514		6. Individual or Joint/Group Filing(Check Applicable Line) _X_ Form filed by One Reporting Person Form filed by More than One Reporting Person			
(City)	(State)	(Zip)	Table I - Non-Derivative Securities Acc	quired, Disposed of, or Beneficially Owner		

(City)	(State)	(Zip) Tab	le I - Non-I	Derivative	Secur	ities Acqu	uired, Disposed o	f, or Beneficial	ly Owned
1.Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. 4. Securities Acquired Transaction(A) or Disposed of (D) Code (Instr. 3, 4 and 5) (Instr. 8)				5. Amount of Securities Ownership Beneficially Form: Direct Owned (D) or Following Indirect (I) Reported (Instr. 4) Transaction(s)	7. Nature of Indirect Beneficial Ownership (Instr. 4)	
			Code V	Amount	or (D)	Price	(Instr. 3 and 4)		
Common Stock	10/31/2005		M	13,422	A	\$ 13.33	79,722	D	
Common Stock	10/31/2005		M	8,958	A	\$ 12.67	88,680	D	
Common Stock	10/31/2005		M	8,586	A	\$ 11.67	97,266	D	
Common Stock	10/31/2005		M	5,706	A	\$ 13	102,972	D	
Common Stock	10/31/2005		F	16,112	D	\$ 28.97	86,860	D	

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Common Stock	19,004.393	I	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 <u>(1)</u>	I	Candace W. Gilliland (Spouse)

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

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SEC 1474 (9-02)

# 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. Transactic Code (Instr. 8)	Secu Acqu or D	rities uired (A) isposed of r. 3, 4,	6. Date Exercisal Expiration Date (Month/Day/Yea		7. Title and Amount (Underlying Securities (Instr. 3 and 4)	
				Code V	(A)	(D)	Date Exercisable	Expiration Date	Title	Amour or Numbe of Shar
Option to Purchase Common Stock	\$ 13.33	10/31/2005		M		13,422	01/01/1999(2)	01/01/2009	Common Stock	13,42
Option to Purchase Common Stock	\$ 12.67	10/31/2005		M		8,958	04/20/2000(3)	04/20/2010	Common Stock	8,958
Option to Purchase Common Stock	\$ 11.67	10/31/2005		M		8,586	04/18/2001(4)	04/18/2011	Common Stock	8,580

Option to

Purchase Common \$13 10/31/2005 M 5,706 03/11/2002(5) 03/11/2012 Common Stock 5,706

## **Reporting Owners**

Reporting Owner Name / Address

Director 10% Owner Officer Other

GILLILAND THOMAS C
PO BOX 398 X EVP, Corp Sec & General Couns
BLAIRSVILLE, GA 30514

## **Signatures**

Lois J. Rich by Power of Attorney 10/31/2005

\*\*Signature of Reporting Person Date

## **Explanation of Responses:**

- \* 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).
- (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.

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *see* Instruction 6 for procedure. Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.

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