GILLILAND THOMAS C

Form 4

September 22, 2006

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

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF

SECURITIES

OMB Number:

3235-0287

0.5

January 31, Expires:

2005 Estimated average

OMB APPROVAL

burden hours per response...

5. Relationship of Reporting Person(s) to

Issuer

19,089.856

Ι

10,225

if no longer subject to Section 16. Form 4 or Form 5

Check this box

obligations may continue.

Symbol

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

2. Issuer Name and Ticker or Trading

1(b).

Common

Common

Stock

Stock

(Print or Type Responses)

1. Name and Address of Reporting Person *

GILLILAND THOMAS C

See Instruction

			UNITED COMMUNITY BANKS INC [UCBI]					(Che	ck all applicabl	e)
(Last)	(First)	(Middle)	(Month/I	3. Date of Earliest Transaction (Month/Day/Year)				X Director 10% OwnerX Officer (give title Other (specify below) below)		
PO BOX 39	98		09/21/2	00/21/2006				EVP, Corp Sec & General Couns		
	(Street)			4. If Amendment, Date Original Filed(Month/Day/Year)				6. Individual or Joint/Group Filing(Check Applicable Line) _X_Form filed by One Reporting Person		
BLAIRSVI	LLE, GA 3051	4						Form filed by Person	More than One R	eporting
(City)	(State)	(Zip)	Tab	le I - Non-I	Derivative	Secu	rities Acq	uired, Disposed o	of, or Beneficia	lly Owned
1.Title of Security (Instr. 3)	2. Transaction E (Month/Day/Ye	ar) Executi any	emed on Date, if /Day/Year)	Code (Instr. 3, 4 and 5)			5. Amount of Securities Beneficially Owned Following Reported Transaction(s)	6. 7. Nature of Ownership Indirect Form: Direct Beneficial (D) or Ownership Indirect (I) (Instr. 4) (Instr. 4)		
				Code V	Amount	or (D)	Price	(Instr. 3 and 4)		
Common Stock	09/21/2006			M	3,289	D	\$ 30.4	85,571	D	
Common Stock	09/21/2006			M	4,800	A	\$ 13	90,371	D	
Common Stock	09/21/2006			M	2,294	A	\$ 16.39	92,665	D	

By 401k

Cust FBO

Thomas C.

Gilliland.

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			Jr. (Son)
Common Stock	10,225	I	Cust FBO Jason W. Gilliland (Son)
Common Stock	412,556 (1)	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)	Transaction Derivative Code Securities		(Month/Day/Year)		7. Title and Amount of Underlying Securities (Instr. 3 and 4)	
				Code V	(A)	(D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares
Option to Purchase Common Stock	\$ 13	09/21/2006		M		4,800	03/11/2002(2)	03/11/2012	Common Stock	4,800
Option to Purchase Common Stock	\$ 16.39	09/21/2006		M		2,294	04/17/2004(3)	04/17/2013	Common Stock	2,294

Reporting Owners

Reporting Owner Name / Address	Relationships						
•	Director	Director 10% Owner Officer		Other			
GILLILAND THOMAS C	X		EVP, Corp Sec & General Couns				
PO BOX 398							

Reporting Owners 2

BLAIRSVILLE, GA 30514

Signatures

Lois J. Rich by Power of Attorney

09/22/2006

**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 412,556 shares owned by Mr. Gilliland's spouse for which he claims beneficial ownership.
- (2) 2002 Options were 20% vested on date of grant, then vested an additional 20% each anniversary date.
- (3) 2003 Options vested over four consecutive years at 25% each anniversary date.

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.

Signatures 3