

GILLILAND THOMAS C  
 Form 4  
 September 22, 2006

**FORM 4**

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

OMB APPROVAL

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

**STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES**

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

(Print or Type Responses)

1. Name and Address of Reporting Person \*  
**GILLILAND THOMAS C**

2. Issuer Name and Ticker or Trading Symbol  
**UNITED COMMUNITY BANKS INC [UCBI]**

5. Relationship of Reporting Person(s) to Issuer  
 (Check all applicable)

(Last) (First) (Middle)  
**PO BOX 398**  
 (Street)

3. Date of Earliest Transaction (Month/Day/Year)  
**09/21/2006**

Director  10% Owner  
 Officer (give title below)  Other (specify below)  
**EVP, Corp Sec & General Couns**

**BLAIRSVILLE, GA 30514**

4. If Amendment, Date Original Filed(Month/Day/Year)

6. Individual or Joint/Group Filing(Check Applicable Line)  
 Form filed by One Reporting Person  
 Form filed by More than One Reporting Person

(City) (State) (Zip)

**Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned**

1. Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transaction Code (Instr. 8)	4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)	5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)
				(A) or (D) Code V Amount (D) Price			
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	
Common Stock					19,089.856	I	By 401k
Common Stock					10,225	I	Cust FBO Thomas C. Gilliland,

Common Stock		10,225	I	Jr. (Son) Cust FBO Jason W. Gilliland (Son)
Common Stock		412,556 <sup>(1)</sup>	I	Candace W. Gilliland (Spouse)

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

**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 control number.**

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(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. Transaction Code (Instr. 8)	5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)	6. Date Exercisable and Expiration Date (Month/Day/Year)	7. Title and Amount of Underlying Securities (Instr. 3 and 4)	Amount or Number of Shares
				Code	V (A) (D)	Date Exercisable Expiration Date	Title	
Option to Purchase Common Stock	\$ 13	09/21/2006		M	4,800	03/11/2002 <sup>(2)</sup> 03/11/2012	Common Stock	4,800
Option to Purchase Common Stock	\$ 16.39	09/21/2006		M	2,294	04/17/2004 <sup>(3)</sup> 04/17/2013	Common Stock	2,294

## Reporting Owners

Reporting Owner Name / Address	Relationships			
	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

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.

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