

UNITED COMMUNITY BANKS INC  
 Form 4  
 October 31, 2005

**FORM 4**

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

OMB APPROVAL

OMB Number: 3235-0287  
 Expires: January 31, 2005  
 Estimated average burden hours per response... 0.5

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)  
**10/31/2005**

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

**BLAIRSVILLE, GA 30514**

(City) (State) (Zip)

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

**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 Ownership Indirect Beneficial Ownership (Instr. 4)
			Code	V	Amount	(A) or (D)	Price
Common Stock	10/31/2005		M		13,422	A	\$ 13.33
Common Stock	10/31/2005		M		8,958	A	\$ 12.67
Common Stock	10/31/2005		M		8,586	A	\$ 11.67
Common Stock	10/31/2005		M		5,706	A	\$ 13
Common Stock	10/31/2005		F		16,112	D	\$ 28.97

Edgar Filing: UNITED COMMUNITY BANKS INC - Form 4

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 <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.**

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. 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	Amount or Number of Shares
Option to Purchase Common Stock	\$ 13.33	10/31/2005		M	13,422	01/01/1999 <sup>(2)</sup>	01/01/2009	Common Stock	13,422
Option to Purchase Common Stock	\$ 12.67	10/31/2005		M	8,958	04/20/2000 <sup>(3)</sup>	04/20/2010	Common Stock	8,958
Option to Purchase Common Stock	\$ 11.67	10/31/2005		M	8,586	04/18/2001 <sup>(4)</sup>	04/18/2011	Common Stock	8,586

