

UNITED COMMUNITY BANKS INC  
 Form 4  
 October 31, 2005

**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)  
**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 (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

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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 <sup>(1)</sup>	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. 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

Option to Purchase Common Stock	\$ 13	10/31/2005	M	5,706	03/11/2002 <sup>(5)</sup>	03/11/2012	Common Stock	5,706
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## Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
GILLILAND THOMAS C PO BOX 398 BLAIRSVILLE, GA 30514	X		EVP, Corp Sec & General Couns	

## Signatures

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

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