

UNITED COMMUNITY BANKS INC  
Form 8-K  
October 06, 2008

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

**FORM 8-K**

**CURRENT REPORT**

**Pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934**

**Date of Report (Date of earliest event reported): October 6, 2008**

**United Community Banks, Inc.**  
(Exact name of registrant as specified in its charter)

**Georgia**

(State or other Jurisdiction of  
Incorporation)

**No. 0-21656**

(Commission File Number)

**No. 58-180-7304**

(IRS Employer Identification No.)

**63 Highway 515, P.O. Box 398**

**Blairsville, Georgia**

(Address of Principal Executive Offices)

**30512**

(Zip Code)

Registrant's telephone number, including area code: **(706) 781-2265**

**Not applicable**

(Former name or former address if changed since last report.)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

**Item 7.01 Regulation FD Disclosure**

On October 6, 2008, United Community Banks, Inc. (the Registrant ) issued a news release announcing that its third quarter earnings would be less than previously estimated due to higher than expected credit losses (the News Release ). The News Release is attached as Exhibit 99.1 to this report.

**Item 9.01 Financial Statements and Exhibits**

- (a) Financial statements: None
- (b) Pro forma financial information: None
- (c) Exhibits:

99.1 Press Release, dated October 6, 2008

---

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

October 6, 2008

*/s/ Rex S. Schuette*  
Rex S. Schuette  
Executive Vice President and  
Chief Financial Officer

---

EXHIBIT INDEX

| <b>Exhibit No.</b> | <b>Description</b>                   |
|--------------------|--------------------------------------|
| 99.1               | Press Release, dated October 6, 2008 |