

FREEMAN GUY W
Form 4
January 08, 2003

FORM 4

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

OMB APPROVAL

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

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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

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1. Name and Address of Reporting Person* Freeman, Guy W.			2. Issuer Name and Ticker or Trading Symbol United Community Banks, Inc. (UCBI)			6. Relationship of Reporting Person(s) to Issuer (Check all applicable)																				
(Last)	(First)	(Middle)	3. I.R.S. Identification Number of Reporting Person, if an entity (voluntary)			4. Statement for Month/Day/Year 1/8/03			<input checked="" type="checkbox"/> Director —																	
PO Box 1202									5. If Amendment, Date of Original (Month/Day/Year)			<input checked="" type="checkbox"/> 10% Owner —														
(Street)			7. Individual or Joint/Group Filing (Check Applicable Line) <input checked="" type="checkbox"/> Form filed by One Reporting Person <input type="checkbox"/> Form filed by More than One Reporting Person			<input checked="" type="checkbox"/> Officer (give title below) —																				
Brevard, NC 28712						Table I Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned			<input type="checkbox"/> Other (specify below)																	
(City)	(State)	(Zip)	1. Title of Security (Instr. 3)						2. Trans-action Date (Month/ Day/ Year)			2A. Deemed Execution Date, if any (Month/Day/ Year)			3. Trans-action Code (Instr. 8)			4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 & 5)			5. Amount of Securities Beneficially Owned Follow-ing Reported Transactions(s) (Instr. 3 & 4)			6. Owner-ship Form: Direct (D) or Indirect (I) (Instr. 4)		
			Code	V	Amount	(A) or (D)	Price																			
					6.3418	A	24.95	31,842.0709			D			n/a												
								1380			I			Elizabeth C. Freemna (spouse)												

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.
* If the form is filed by more than one reporting person, see Instruction 4(b)(v).

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FORM 4 (continued) Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

1. Title of Derivative Security	2. Conversion or Exercise Price of	3. Trans-action Date	3A. Deemed Execution Date,	4. Trans-action Code	5. Number of Derivative	6. Date Exercisable and Expiration Date (Month/Day/	7. Title and Amount of Underlying Securities	8. Price of Derivative Security (Instr. 5)	9. Number of Derivative Securities Beneficially	10. Owner-ship Form	11. Nature of Indirect Beneficial Ownership
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(Instr. 3)	Derivative Security	(Month/Day/Year)	if any (Month/Day/Year)	Securities (Year)					(Instr. 3 & 4)	Owned Following Reported Transaction(s) (Instr. 4)	of Derivative Security: Direct (D) or Indirect (I) (Instr. 4)	(Instr. 4)
				(Instr. 8)	Acquired (A) or Disposed of (D)	(Instr. 3, 4 & 5)	Code	V				

Explanation of Responses:

(1) Transactions on this Form 4 are pursuant to a pre-arranged dividend reinvestment agreement. Transactions were reported to insider on 1.8.03 from the account custodian.

By: /s/ **Guy W. Freeman**

1/8/03
Date

**Signature of Reporting Person

**Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

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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