



United Community Banks, Inc. Opens a New Bank in Cleveland, Tennessee

Top Local Bankers Join to Build on Successful East Tennessee Franchise

BLAIRSVILLE, GA, Jul 24, 2006 (MARKET WIRE via COMTEX News Network) -- United Community Banks, Inc. (NASDAQ: UCBI) today announced it will expand its east Tennessee presence by opening a full-service community bank in Cleveland, which is about 30 miles northeast of Chattanooga. The bank will be located downtown at 3372 Keith Street.

United Community Bank -- Cleveland, the company's 25th community bank, will be led by President Mickey Torbett along with Executive Vice President DeWayne Morrow. They will be joined by eight bankers, all seasoned in the local market.

"Cleveland adjoins our existing franchise along the I-75 industrial corridor. Opening this new community bank in Cleveland will give United a stronger foothold in east Tennessee. This further demonstrates the continued importance of organic growth to our company," said Jimmy Tallent, President and Chief Executive Officer of United Community Banks. "Our strategy is to build around the right people in growth markets that complement our franchise. Our success depends on the bankers who join us, and time and again they have exceeded our expectations."

"One of the reasons we joined the United Community Bank team was to leverage their strength to build on opportunities in this market for a community bank like United," said Mickey Torbett. "We believe that by doing what United does best -- delivering the products and services of a large bank in a community banking environment -- we will be well-positioned for growth."

"We are in one of the most economically vibrant areas of Tennessee," Torbett continued. "The Cleveland MSA is consistently among the state's leaders in the number of manufacturing companies. Key drivers of our industrial development are steady population growth and a strong workforce of over 320,000 within 25 miles."

The Cleveland entry represents the second major move by United Community Banks into the east Tennessee market. In 2003, the company acquired Lenoir City-based First Central Bank, and soon after expanded south into nearby Athens. United now has nine banking offices in seven counties stretching north along the I-75 corridor from Cleveland to the Knoxville area.

"With 180 years of combined banking experience in Cleveland and Bradley County, Mickey Torbett and his team have an impressive record of growing their business by building strong customer relationships," said Tallent. "They share our philosophy of providing the highest level of friendly and personal service. I am very optimistic about the outlook for success of our 25th community bank and proud to have such a capable Cleveland team become part of our family."

About United Community Banks, Inc.

Headquartered in Blairsville, Georgia, United Community Banks is the third-largest Georgia-based bank holding company. United Community Banks has assets of \$6.1 billion and operates 25 community banks with 94 banking offices located throughout north Georgia, metro Atlanta, coastal Georgia, western North Carolina and east Tennessee. The company specializes in providing personalized community banking services to individuals and small to mid-size businesses. United Community Banks also offers the convenience of 24-hour access through a network of ATMs, telephone and on-line banking. United Community Banks common stock is listed on the Nasdaq Global Select Market under the symbol UCBI. Additional information may be found at the company's web site at www.ucbi.com.

Safe Harbor

This news release contains forward-looking statements, as defined by Federal Securities Laws, including statements about financial outlook and business environment. These statements are provided to assist in the understanding of future financial performance and such performance involves risks and uncertainties that may cause actual results to differ materially from those in such statements. Any such statements are based on current expectations and involve a number of risks and uncertainties. For a discussion of factors that may cause such forward-looking statements to differ materially from actual results, please refer to the section entitled "Forward Looking Statements" on page 4 of United Community Banks, Inc.'s annual report filed on Form 10-K with the Securities and Exchange Commission.

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SOURCE: United Community Banks, Inc.