

UNITED COMMUNITY BANKS INC

Form 8-K

April 10, 2007

**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):**  
**April 10, 2007**  
**United Community Banks, Inc.**  
(Exact name of registrant as specified in its charter)

Georgia

No. 0-21656

No. 58-180-7304

(State or other jurisdiction of  
incorporation)

(Commission File Number)

(IRS Employer  
Identification No.)

63 Highway 515, P.O. Box 398  
Blairsville, Georgia 30512

(Address of principal executive offices)

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))
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**ITEM 7.01 Regulation FD Disclosure**

On April 10, 2007, United Community Banks, Inc. ( United ) presented at the SunTrust Robinson Humphrey<sup>36</sup> Annual Institutional Conference. In connection with the investor presentation, United reaffirmed its previously announced guidance on earnings per share growth within the long-term range of 12% to 15%, but at the lower end of that range. In addition, United updated its guidance on core loan growth for the remainder of 2007 to within a range of 6% to 10% from 10% to 14% and maintained guidance that its margin will stabilize at the 4% level. A copy of the slideshow presentation is attached as an exhibit hereto. The presentations will also be available at United's website [www.ucbi.com](http://www.ucbi.com).

**ITEM 9.01 FINANCIAL STATEMENTS AND EXHIBITS**

| <b>Exhibit No.</b> | <b>Description</b>                                   |
|--------------------|--|
| 99.1               | Investor Presentation Materials dated April 10, 2007 |

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**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.

April 10, 2007

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