

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 Humphrey³⁶ 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.

ITEM 9.01 FINANCIAL STATEMENTS AND EXHIBITS

Exhibit No.	Description
99.1	Investor Presentation Materials dated April 10, 2007

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