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United Community Bank Honored as Georgia Exceptional Lender by USDA

Bank's Successful Lending Practices Recognized by Government

Blairsville, Ga. – July 5, 2016 –United Community Bank has received the Georgia Exceptional Lender award from the United States Department of Agriculture. This award was presented by USDA Rural Development Georgia State Director Jill Stuckey as part of USDA's observance of National Homeownership Month. United Community Bank was recognized as having the highest loan success rate of any high-volume USDA lender in Georgia. United Community Mortgage Services is the mortgage lending arm of United Community Bank and operates throughout Georgia, Tennessee, North Carolina and South Carolina.

"We are truly honored to receive this award from USDA," said Bill Gilbert, President of Community Banking for United Community Bank. "This recognition is a testament to the commitment to service and hard work on behalf of all of our employees. Like USDA, we strongly believe in the path to homeownership as a means of strengthening our communities. We are honored to support our customers as they work to achieve those dreams."



Pictured L to R: Ed Peace, (USDA Rural Development) Bill Gilbert (United Community Bank), Jill Stuckey (USDA Rural Development) and Mike Davies (United Community Bank/United Community Mortgage Services)

USDA Guaranteed Rural Housing program began in 1991 to help expand access to mortgage financing in rural areas. USDA Rural Development has field staff throughout the country who complement the work of lenders by servicing residents of small communities.

"This program gives rural residents the chance to qualify for a no-down payment loan through the lender of their choice," Stuckey said. "We congratulate United Community Bank for achieving the highest loan success rate of any high-volume USDA lender in Georgia. As with all our Guaranteed lenders, we highly value our partnership."

"The Single Family Housing Loan Guarantee is a landmark USDA program that greatly expanded the availability of home loan financing for rural residents." Stuckey said, "The Exceptional Lender award

honors the collaboration of the private and public sectors that can make the dream of homeownership a reality for families all across rural Georgia."

USDA has invested more than \$137 billion since 2009 to support rural homeownership across the country. In 2015 alone, the Department invested \$19.5 billion to help more than 148,500 rural families buy or make repairs and safety upgrades to their homes. USDA created more homeownership opportunities through seven years of the Obama Administration than during any previous seven-year period in the single-family housing program's history.

About United Community Banks, Inc.

United Community Banks, Inc. (NASDAQ:UCBI) is a registered bank holding company based in Blairsville, Georgia, with \$10.3 billion in assets. The company's banking subsidiary, United Community Bank, is one of the Southeast region's largest full-service banks, operating 142 offices in Georgia, North Carolina, South Carolina and Tennessee. The bank specializes in providing personalized community banking services to individuals, small businesses and corporations. Services include a full range of consumer and commercial banking products, including mortgage, advisory, and treasury management. United Community Banks is consistently recognized for its outstanding customer service by respected national research firms. In 2016, United Community Bank was ranked first in customer satisfaction in the Southeast by J.D. Power for the third consecutive year, and again in 2016 was ranked among the top 100 on the Forbes' list of America's Best Banks. Additional information about the company and the bank's

full range of products and services can be found at www.ucbi.com.

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