



FOR IMMEDIATE RELEASE

BCT-Bank of Charles Town's Kristie Hadley Wins Outstanding Community Banker Award from Community Bankers of West Virginia



CHARLES TOWN, WV, June 26, 2019 /PRNewswire/ (OTC:PTBS) BCT-Bank of Charles Town recently announced that Kristie Hadley, Vice President-Market Leader was awarded the West Virginia Outstanding Community Banker Award by the Community Bankers of West Virginia (CBWV). The award, titled the Robert F. "Bob" Baronner, Jr. Outstanding Community Banker Award, recognizes a community banker in West Virginia who best exemplifies the spirit of community banking, and who is acknowledged by his or her peers as an exceptional banker, community banking advocate and community leader. Nominations were received from community banks throughout the state of West Virginia. The award is named after the late Bob Baronner, former President and CEO of BCT-Bank of Charles Town.

"While we are thrilled with Kristie's recognition, we are not surprised," stated Alice P. Frazier, President and CEO of BCT. "She is not only an integral part of BCT, she's a pillar in the community. She serves on the Board of Directors for the Children's Home Society, Berkeley County Backpack Program, Berkeley County Chamber of Commerce, as well as the BCT Mountain State Apple Harvest Festival. Beyond that, she volunteers in matters too numerous to mention. Kristie exemplifies the honor in every way."

Ms. Hadley serves as Market Leader for BCT-Bank of Charles Town in the Eastern Panhandle region of West Virginia, including Berkeley County and Jefferson County.

About the Company

Founded in 1871, BCT - Bank of Charles Town, also known as The Community's Bank, is a wholly owned subsidiary of Potomac Bancshares, Inc. (OTC:PTBS). With approximately \$496 million in assets as of March 31, 2019, the Company conducts operations through its main office, eight branch office facilities, and one loan production office in Jefferson and Berkeley Counties (WV), Washington County (MD), and Loudoun County (VA). The Bank provides various banking products and services including free access to over 55,000 ATMs through the Allpoint® network plus online and mobile banking for individuals, businesses, and local governments. The Bank also offers commercial lines and term loans, residential and commercial construction, commercial real estate loans and agricultural loans. The Residential Lending division offers secondary market and portfolio mortgage loans, one-time close construction to perm loans, as



well as home equity loans and lines of credit. For over 60 years, BCT Wealth Advisors has provided financial management, investment, trust, and estate services to its clients.

The Company's shares are quoted on the OTC Pink Sheet marketplace under the symbol "PTBS." For more information about Potomac Bancshares, Inc. and the Bank, please visit our website at <https://www.mybct.com>.

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