



FOR IMMEDIATE RELEASE

BCT-Bank of Charles Town Selected 2020 Large Business of the Year by Martinsburg-Berkeley County Chamber of Commerce

CHARLES TOWN, WV, November 4, 2020 /PRNewswire/ (OTC:PTBS)

BCT-Bank of Charles Town, also known as The Community's Bank, was awarded the Martinsburg-Berkeley County Chamber of Commerce Large Business of the Year 2020. The honor was officially awarded on November 4, 2020 at the virtual 94th Annual Celebration of the Chamber.

"BCT played a leadership role in our community during this year's challenging COVID-19 pandemic," stated Tina Combs, Martinsburg-Berkeley County Chamber of Commerce President and CEO. "One example was their BCTCares For The Hungry initiative that provided local organizations funding plus many employee volunteers to help feed struggling families hit especially hard by the pandemic."

The **Large Business of the Year** award recognizes a local business demonstrating noticeable achievements in one or more of the following criteria: Stability, Growth, Corporate Citizenship, Customer Service, and/or Innovation and Creativity.

Alice Frazier, BCT President and CEO, commented, "Being recognized by the Chamber and, by extension, our peers is truly gratifying. BCT was founded on the principal of neighbors helping neighbors to grow our communities. BCTCares for The Hungry, an initiative born from our Employee Experience Committee, is just one example of how we live our purpose. We are very proud to help our communities in such a meaningful way."

About the Chamber

The Martinsburg-Berkeley County Chamber of Commerce was established in 1926 and serves over 500 businesses and organizations in the Berkeley County, West Virginia region to create opportunities and solve issues for the betterment of the community. Contact them at www.berkeleycounty.org.

About BCT

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 \$631 million in assets as of September 30, 2020, the Company conducts operations through its main office, an additional eight branch offices, and one loan production office. BCT's offices are located 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



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over 60 years, BCT Wealth Advisors has provided financial management, investment, trust, and estate services to its clients. In 2019 and 2020, the Bank was named a “Best Bank To Work For” by American Banker. In 2018, Forbes named BCT a “Best In State Bank” for Maryland.

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 www.mybct.bank.

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