



FOR IMMEDIATE RELEASE

February 12, 2019

BCT Investments Welcomes Caleb A. Hutzler As Investment Representative



CHARLES TOWN, WV, Feb. 12, 2019 (OTC:PTBS) – BCT Investments recently announced the appointment of Caleb A. Hutzler as Investment Representative. His responsibilities include client development as well as managing investment strategies for individuals in the markets served by Bank of Charles Town and its affiliates. Mr. Hutzler holds licenses for Series 6, Series 7, and Series 63, plus holds licenses for Life and Health Insurance. Mr. Hutzler will report to Leslie Crabill, Vice President of BCT Wealth Advisors.

Mr. Hutzler also serves with the United States Air Force as a member of the Air National Guard 167th Airlift Wing in Martinsburg, West Virginia. He has been serving for over six years. Prior to joining BCT Investments, Mr. Hutzler worked in the financial services sector with Northwestern Mutual.

“Caleb is a welcome addition to our BCT Investments division,” stated Alice P. Frazier, President and CEO of Bank of Charles Town. “His successful track record of providing quality financial services combined with his dedication to our community and country mirrors our values of providing caring and competent client service.”

Mr. Hutzler is a graduate of West Virginia University where he earned a Bachelor of Science degree in Business Administration with an emphasis in Finance and a minor in Leadership Studies. He is a member of Optimist International and enjoys giving back to his community. He is a member of the Martinsburg Church of Christ and the Frederick Christian Fellowship Church.

About BCT Investments

BCT Investments is a division of Bank of Charles Town, providing objective, qualified financial guidance with access to non-proprietary investment options. Investment services through BCT Investments are Not FDIC Insured, Not Guaranteed, May Lose Value, Not a Deposit, and Not Insured by any Federal Government Agency.

Founded in 1871, Bank of Charles Town, also known as BCT – The Community’s Bank, is a wholly owned subsidiary of Potomac Bancshares, Inc. (OTC:PTBS). With approximately \$485 million in assets as of December 31, 2018, the Company conducts operations through its main office and seven branch office facilities 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 55,000 ATMs and 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. Since the early 1920’s, 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>.

Media Contact

Bryan D. Decker
Bank of Charles Town, aka The Community’s Bank
bdecker@mybct.com