



FOR IMMEDIATE RELEASE

BCT-Bank of Charles Town Launches “BCTCares For The Hungry” Initiative

Charles Town, WV, November 20, 2019 /PR Newswire/ (OTC:PTBS) – Representatives from BCT-Bank of Charles Town, also known as The Community’s Bank, gathered yesterday afternoon with the United Way of the Eastern Panhandle (UWEP) to announce a new focus on fighting hunger in the Eastern Panhandle of West Virginia, Washington County, Maryland, and Loudoun County, Virginia. The initiative will be called “BCTCares For The Hungry,” a part of BCT’s corporate giving and volunteer program.

Alice Frazier, President and CEO, announced, “On the occasion of National Hunger and Homelessness Awareness Week, we find a sobering reality at our footsteps. In every market we serve there are individuals and families who struggle to purchase or prepare food. Still others cannot leave their homes to obtain food. The need continues to grow and we felt it was time to make a strategic shift in our corporate giving philosophy to address the hunger issues in all of the counties we serve.”

Frazier continued, “For many years our employees have generously supported local families through BCT’s annual corporate United Way giving campaign, which was amplified by BCT’s corporate match. Through our new BCTCares approach, we are directing our 2019 UWEP corporate contribution of \$16,600, and 2020 corporate giving program to organizations and efforts that fight hunger in all of our local communities. We are calling this initiative ‘BCTCares For The Hungry,’ which will also be supported by employees volunteering with nonprofits serving this need.”



BCTCares For The Hungry initiative announced by Alice Frazier, President & CEO of BCT-Bank of Charles Town. (Pictured, L-R) Dianne Waldron, Program Manager-Berkeley County Meals on Wheels; Beverly Ryan, President-Jefferson County Meals on Wheels; Monica Husson, President-Berkeley County Backpack Program; Alice Frazier; Aaron Howell, SVP-BCT; Penny Porter, CEO-United Way of the Eastern Panhandle; Leslie Crabill, SVP-BCT Wealth Advisors; Leah Day, VP-BCT; Kristie Hadley, VP-BCT; and Matt Stichel, VP-BCT.

Penny Porter, CEO of UWEP stated, “BCT has been a leading contributor to United Way for many years. We look forward to partnering with them and the organizations under the United Way umbrella who provide direct lifelines addressing hunger in children, families, and the elderly in our area.”

BCT’s UWEP corporate giving funds for 2019 and 2020 will be evenly distributed between the following organizations who primarily focus on fighting hunger: Berkeley County Backpack Program, Berkeley



County Meals on Wheels, Jefferson County Meals on Wheels, Jefferson Community Ministries, and CCAP Loaves & Fishes.

In addition, BCT will provide similar financial and volunteer support for communities near their offices in Washington County, Maryland and Loudoun County, Virginia. In Washington County, support will be provided to Washington County's Meals on Wheels and Commission on Aging. In Loudoun County, support will be provided to Loudoun Hunger Relief and a Loudoun backpack meals program for students.

"BCTCares For The Hungry" will use hashtag #BCTCares for social media postings about activities related to these initiatives.

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 \$505 million in assets as of September 30, 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. In 2019, 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 <https://www.mybct.com>.

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