



FOR IMMEDIATE RELEASE

BCT–Bank of Charles Town Promotes Desiree Cline to Lead Hedgesville Banking Office



CHARLES TOWN, WV, January 22, 2020 /PRNewswire/ (OTC:PTBS) – BCT-Bank of Charles Town announced today the recent promotion of Desiree Cline to the position of Relationship Banker, serving their banking office at 119 Cowardly Lion Drive, Hedgesville, West Virginia. Ms. Cline will be responsible for positive customer experiences as well as growing the customer base for the Hedgesville banking office. Additionally, branch staff will report directly to her.

Ms. Cline brings extensive banking experience into her new role. In her prior role as Universal Banker, she provided customer service to existing and prospective customers. Before joining BCT, Ms. Cline was Branch Banker with BB&T. Prior to that, Ms. Cline gained extensive financial service experience with Citibank where she served in the Unsecured Lending division as well as the Retail Credit Cards division.

Alice Frazier, President and CEO of BCT stated, "Desiree has been a perfect addition to the BCT employee family and promoting her to Relationship Banker is the result of her leadership within the branch teams. As a 'Best Bank To Work For,' retaining and promoting high-performing employees like Desiree is a commitment we make to ensure we continue to provide exceptional customer experiences. I am pleased to see Desiree's success and resulting promotion."

Community service is important to Ms. Cline. She currently serves on the Local School Improvement Council for Tuscarora Elementary School and will soon become an official Advocate for the Berkeley County Board of Education. Ms. Cline will also be serving as a volunteer for Read Aloud WV, and continue her volunteer efforts with the Jefferson County Fair and Mountain State Apple Harvest Festival. Past community service included serving with the Lighthouse Project while at BB&T.

Ms. Cline is a Berkeley County, West Virginia native and a graduate of Martinsburg High School. She continues to live in the Berkeley County area with her husband, two children, and their family beagle.

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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