



**FOR IMMEDIATE RELEASE**

## **BCT-Investments Welcomes Joe O'Malley, CFP® As Vice President, Financial Advisor**



CHARLES TOWN, WV, September 2, 2020 /PRNewswire/ (OTC:PTBS) – BCT-Investments, a division of BCT-Bank of Charles Town, announced the recent appointment of Joe O'Malley, CFP® as Vice President, Financial Advisor. Mr. O'Malley will serve all BCT markets in the Eastern Panhandle of West Virginia, Loudoun County, Virginia, and Washington County, Maryland. Through BCT's partnership with LPL Financial, he will offer comprehensive investment solutions to help individuals, families, estates, and companies.

Mr. O'Malley brings over 23 years of investment and financial advising experience, including 16 years in securities. Prior to joining BCT, he most recently served as an Investment Counselor with BB&T Investment Services for many years. Prior to that he was a Financial Advisor with Mutual of Omaha Investment Services.

"Joe brings a wealth of experience from working at successful investment environments," stated Alice P. Frazier, President and CEO of BCT. "His desire to work more directly in local communities will make him a strong asset for BCT Investments clients."

Areas of expertise include asset allocation, wealth transfer strategies, investment strategies, municipal securities, life insurance, long-term care insurance, and college funding, among others. In addition to holding securities, investment, and insurance licenses and credentials, Mr. O'Malley is a Certified Financial Planner-CFP®.

Mr. O'Malley resides in Loudoun County, Virginia, with his wife and three children where he enjoys gardening and caring for animals.

### **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 \$607 million in assets as of June 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 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 [www.mybct.bank](http://www.mybct.bank).

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