



FOR IMMEDIATE RELEASE

BCT–Bank of Charles Town Welcomes Seasoned Banking Veteran Kim McGarrah To Lead Martinsburg Office



CHARLES TOWN, WV, July 9, 2019 /PRNewswire/ (OTC:PTBS) – BCT-Bank of Charles Town recently announced the appointment of Kim McGarrah as Relationship Banker of their Martinsburg banking office. Ms. McGarrah will be responsible for developing business in the Martinsburg market as well as leading the Martinsburg banking team and their branch operations.

With over 22 years of banking experience, Ms. McGarrah is well known in the Martinsburg market. Most recently, she served as Cluster Market Leader/AVP with BB&T where she developed customer relationships within the local business community. Prior to that, Ms. McGarrah served with several banks through mergers and acquisitions including F&M Bank-West Virginia and Susquehanna Bank.

“Kim’s success and knowledge of the Martinsburg market is exceptional,” stated Alice Frazier, President and CEO of BCT. “We look forward to having her lead our Martinsburg team to even stronger customer experiences that will deepen our reach into Martinsburg and the Eastern Panhandle.”

Ms. McGarrah is committed to community service. She is currently serving with the Mountain State Apple Harvest Festival (MSAHF) for its 2019 program. Past service in the community includes President with the Boys and Girls Club of the Eastern Panhandle, President of the Inwood/Bunker Hill Lions Club, and Board Member and member of several committees with the United Way of the Eastern Panhandle. She is a graduate of Leadership Berkeley, Class of 2008.

Ms. McGarrah is a graduate of the West Virginia Bankers Association School of Banking. She attended Shepherd College and is a graduate of Hedgesville High School.

Making her home in Jefferson County, West Virginia with her husband and two sons, Ms. McGarrah enjoys supporting their sons in scouting activities and sports, as well as spending time with extended family and friends.

About BCT- Bank of Charles Town

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 \$496 million in assets as of March 31, 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 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. For over 60 years, 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
BCT – The Community's Bank
bdecker@mybct.com