



FOR IMMEDIATE RELEASE

BCT–The Community’s Bank Continues Strategic Appointments, Welcomes Terry Elliott as Senior Vice President



CHARLES TOWN, WV, September 3, 2020 /PRNewswire/ (OTC:PTBS) – BCT-Bank of Charles Town, also known as The Community’s Bank, announced the appointment of Terry L. Elliott to the position of Senior Vice President, Commercial Lender, serving Loudoun County, Prince William County, and Northern Virginia.

Ms. Elliott brings a record of success to BCT. Most notably, she was recognized as Financial Services Champion of the Year by the United States Small Business Administration for the Richmond District. Ms. Elliott’s 20 plus years of commercial banking experience will bolster BCT’s strategic efforts to expand commercial lending. Prior to joining BCT, Ms. Elliott most recently served as Senior Vice President with FVCBank where she was responsible for over \$100 million of new commercial loan growth. Prior to that, she served in similar roles and with comparable success at United Bank, The Fauquier Bank, and Southern Financial Bank, all in the Northern Virginia region.

"Having Terry join our BCT team creates a great opportunity for growth," stated Alice P. Frazier, President and CEO. "She brings an excellent track record of winning commercial business in Prince William County and throughout Northern Virginia. We are glad to welcome her to the BCT team."

Community involvement is important to Ms. Elliott as demonstrated by her serving as Treasurer and on the Board of Directors for Leadership Prince William. She also is an active member in the Prince William County Chamber of Commerce. Ms. Elliott volunteers her time with several other non-profit organizations including CASA, Habit for Humanity, & Women Giving Back.

Ms. Elliott is a graduate of the ABA School of Bank Management, University of Virginia, and the RMA School of Commercial Lending, East Carolina University. Additionally, she is a graduate of Leadership Prince William County, Virginia.

Residing in Fauquier County, Virginia, Ms. Elliott enjoys spending time with her large family consisting of four children, five grandchildren and six siblings, all residing in Northern Virginia. She also enjoys sailing on the Chesapeake Bay with her husband Gary.

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.

Media Contact

Bryan D. Decker
bdecker@mybct.com