

FOR IMMEDIATE RELEASE

POTOMAC BANCSHARES, INC. DECLARES DIVIDEND

Charles Town, WV, (July 12, 2019) / PR Newswire / – The Board of Directors of Potomac Bancshares, Inc. (OTC: PTBS), the one bank holding company for Bank of Charles Town (BCT), declared a \$0.07 cent per share dividend. The dividend is for all shareholders of record on July 25, 2019 and will be paid on August 1, 2019.

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 \$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 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.

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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