



FOR IMMEDIATE RELEASE

POTOMAC BANCSHARES, INC. DECLARES DIVIDEND

Charles Town, WV, (January 23, 2020) / 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 at their January board meeting. The dividend is for all shareholders of record on February 3, 2020 and will be paid on February 10, 2020.

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>.

Media Contacts

Alice P. Frazier
President & CEO
Potomac Bancshares, Inc. & BCT
304-728-2431

Dean Cognetti
EVP/CFO
Potomac Bancshares, Inc. & BCT