



**PRESS RELEASE  
FOR IMMEDIATE RELEASE**

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**POTOMAC BANCSHARES, INC. DECLARES DIVIDEND**

CHARLES TOWN, W.Va., Jan. 15, 2016 /PRNewswire/ -- Robert F. Baronner, Jr., President and CEO, of Potomac Bancshares, Inc., (OTC-WB: PTBS), the One Bank Holding Company for Bank of Charles Town, announced the Board of Directors declared a 0.06 cent per share dividend at its meeting on January 12, 2016. The dividend is for all shareholders of record on January 25, 2016 and will be paid on February 1, 2016. The dividend reflects a 14% increase over the 5.25 cent dividend paid on November 2, 2015.

Bank of Charles Town, a wholly owned subsidiary of Potomac Bancshares, Inc., is a locally owned community bank with seven offices serving the Eastern Panhandle of West Virginia, Washington County, Maryland and Middleburg, Virginia. For more information, visit us online at [www.mybct.com](http://www.mybct.com) or speak to our staff by calling 304-725-8431.