



**NOTICE OF CHANGE OF LOCATION OF
ANNUAL MEETING OF SHAREHOLDERS
TO BE HELD ON APRIL 28, 2020**

To the Shareholders of POTOMAC BANCSHARES, INC.:

Due to the emerging public health impact of the coronavirus outbreak (COVID-19) and to support the health and well-being of our partners and shareholders, NOTICE IS HEREBY GIVEN that the location of the Annual Meeting of Shareholders of Potomac Bancshares, Inc. (the "Company") has been changed. As previously announced, the Annual Meeting will be held on Tuesday, April 28, 2020 at 10:30 a.m., Eastern Daylight Savings Time.

In adherence with the Stay At Home Order issued in West Virginia regarding the coronavirus outbreak, the Annual Meeting will be held in a virtual meeting format only. You will not be able to attend the Annual Meeting physically. As described in the proxy materials for the Annual Meeting previously distributed, you are entitled to participate in the Annual Meeting if you were a shareholder as of the close of business on February 26, 2020, the record date, or hold a legal proxy for the meeting provided by your bank, broker, or nominee.

To be admitted to the virtual Annual Meeting, visit www.virtualshareholdermeeting.com/PTBS2020 and enter the control number found on your proxy card, voting instruction form or notice you previously received. If you no longer have your proxy card with the control number, please contact Carla Nilsen, Executive Assistant, at 304-728-2453. Whether or not you plan to attend the Annual Meeting, we urge you to vote and submit your proxy in advance of the meeting by one of the methods described in the proxy materials for the Annual Meeting. You may vote during the Annual Meeting by following the instructions available on the meeting website during the meeting. The proxy card included with the proxy materials previously distributed will not be updated to reflect the change in location and may continue to be used to vote your shares in connection with the Annual Meeting.

By Order of the Board of Directors,

A handwritten signature in black ink that reads 'Alice P. Frazier'.

Alice P. Frazier
President and Chief Executive Officer
March 30, 2020

The Annual Meeting on Tuesday, April 28, 2020 at 10:30 a.m. Eastern Daylight Savings Time is available at www.virtualshareholdermeeting.com/PTBS2020. The proxy statement and Annual Report are available on our Investor Relations website at <https://www.mybct.com/about-us/investor-relations>. Additionally, you may access our proxy materials at www.proxyvote.com.