



FOR IMMEDIATE RELEASE

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BCT – The Community’s Bank Announces Dr. Mitesh Kothari As Chairman of Washington County, Maryland Advisory Board



CHARLES TOWN, WV, Dec. 12, 2018 /PRNewswire/ (OTC:PTBS) -- BCT, The Community’s Bank, recently announced the appointment of Dr. Mitesh Kothari as Chairman of its Advisory Board of Washington County, Maryland. Dr. Kothari will lead the Board’s efforts to develop mutually beneficial relationships between BCT and the local community of Hagerstown and Washington County.

Dr. Kothari has served on the Advisory Board since 2014. Other members of BCT’s Washington County Advisory Board consist of Dr. Todd Harrison, DPM of Foot & Ankle Specialists of the Mid-Atlantic, Kevin O’Leary of Coldwell Banker Innovations, Ted Reeder III, CPA of Tiger’s Eye Benefits Consulting, and John Roney II a retired commercial banker.

“We are delighted to have Mitesh lead our Advisory Board in Washington County,” said Alice P. Frazier, President and CEO. “He is an entrepreneur at heart who is highly attuned to the customer experience which is important to BCT. We look forward to Mitesh’s enthusiasm and energy as he guides us forward.” CEO Frazier continued, “Along with Mitesh, we are fortunate to have a committed team of business leaders serving on the Advisory Board. They provide excellent advice and counsel regarding the Washington County market.”

Dr. Kothari added, “My reason for accepting the Advisory Board Chair is simple. With several regional and national banks moving into our area, I, along with the other Advisory Board members, want business owners to experience the personal, authentic service I’ve come to enjoy at BCT. As a local bank, BCT provides a banking experience this community needs and desires.”

Dr. Kothari is a partner of Capital Women’s Care, one of the largest medical practices for female health services in Hagerstown and Washington County, Maryland. The premier group consists of eight physicians, five Certified Nurse Midwives, and three Physician Assistants and is located at the Trilogy Professional Center in Hagerstown, Maryland.

After completing his residency training in Obstetrics and Gynecology at the University of Maryland Hospital, Dr. Kothari returned to Hagerstown to open his practice. Dr. Kothari completed his graduate and undergraduate studies at the University of Maryland. Prior to college, he graduated from Boonsboro High School in the greater Hagerstown area.

Dr. Kothari serves and has served on many community and non-profit Boards, including Meritus Medical Center Foundation, Community Foundation of Washington County, Leadership Washington County, YMCA, and the Greater Hagerstown Committee. He is married with three children and lives in Washington County.

About BCT

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 \$427 million in assets as of June 30, 2018, the Company conducts operations through its main office and seven branch office facilities 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 55,000 ATMs and 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. Since the early 1920's, 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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