



**PRESS RELEASE
FOR IMMEDIATE RELEASE**

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POTOMAC BANCSHARES, INC. DECLARES DIVIDEND

Charles Town, WV – The Board of Directors of Potomac Bancshares, Inc. (OTC-QB:PTBS), the One Bank Holding Company for Bank of Charles Town, declared a 6.5 cents per share dividend at its meeting on January 10, 2017. The dividend is for all shareholders of record on January 24, 2017 and will be paid on February 1, 2017.

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 or speak to our staff by calling 304-725-8431.