

POTOMAC BANCSHARES, INC. ELECTS ANDREW C. SKINNER TO BOARD OF DIRECTORS

Potomac Bancshares, Inc. (OTC-QB: PTBS), the one bank holding company for Bank of Charles Town, elects Andrew C. Skinner, attorney at Skinner Law Firm, to the Board of Directors. Andrew will be replacing Director Mary Clare Eros, who retired from the Board on December 31st after eight years of service.

Skinner is a Jefferson County native, growing up in Charles Town and graduating from Jefferson High School in 1988. He attended the College of William and Mary, where he received a bachelor's degree in economics. Andrew served in the Army for four years. After coming off active duty, he attended the University of Texas School of Law. Upon graduation, he moved to Chicago and practiced at Skadden, Arps, Slate, Meagher & Flom. He returned home in 2003, where he joined his father's practice at Skinner Law Firm. He continues his military career by serving in the Army Reserves. Andrew currently lives in Charles Town with his wife Kathy, owner of Skipper's Downtown Dips & Deli, and their four children.

President and CEO, Robert F. Baronner, Jr. states, "Andrew brings broad legal expertise to the Board and has very strong ties to the community. We look forward to him continuing his family legacy on our Board of Directors, as his father, John C. Skinner, Jr. was a past Chairman and retired from the Board after 30 years of service."

Andrew serves on the Board of the Jefferson County Chamber of Commerce and the Jefferson County Development Authority. He also founded Leadership Jefferson, a program of the Jefferson County Chamber of Commerce.

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 at our newly designed website www.mybct.com or speak to our staff by calling 304-725-8431.