

Potomac Bancshares, Inc. Declares Dividend and Announces a Shareholder Dividend Reinvestment and Stock Purchase Plan and Employee Stock Purchase Plan

CHARLES TOWN, WV, July 10, 2013—The Board of Directors of Potomac Bancshares, Inc., (OTC-QB: PTBS), the One Bank Holding Company for Bank of Charles Town, at its July 2013 meeting declared a 4 cents per share dividend for all shareholders of record on July 22, 2013. This cash dividend will be payable on August 1, 2013.

Robert F. Baronner Jr., President and CEO, announced the Board also adopted a Dividend Reinvestment and Direct Stock Purchase Plan for shareholders and an Employee Stock Purchase Plan through its transfer agent, American Stock Transfer and Trust Co., LLC.

Baronner said, “We’re very pleased to offer our shareholders an easy and convenient way to build their investment in Potomac Bancshares. We’re also very excited that employees will now be able to invest on a biweekly basis in Potomac Bancshares stock through payroll deduction. It will give all employees an opportunity to have ownership in Potomac Bancshares and, in turn, a stake in the future success of their company.”

When ready for distribution, the Dividend Reinvestment Plan will be mailed to all registered shareholders with enrollment information. Shareholders who are interested in participating will need to complete an enrollment form and return the same to American Stock Transfer. It is expected the plan will be in place early in the fourth quarter of 2013.

Bank of Charles Town has locations in Charles Town, Harpers Ferry, Kearneysville, Martinsburg and Hedgesville, West Virginia. The bank also recently opened a new loan production office in Middleburg, Virginia. For more information visit them online at www.mybct.com or speak to the staff at 304-725-8431.