



**FOR IMMEDIATE RELEASE**

**POTOMAC BANCSHARES, INC. DECLARES DIVIDEND**

Charles Town, WV, January 11, 2019 – The Board of Directors of Potomac Bancshares, Inc. (OTC: PTBS), the one bank holding company for Bank of Charles Town (BCT), declared a \$0.07 cent per share dividend. The dividend is for all shareholders of record on January 24, 2019 and will be paid on February 1, 2019.

**About the Company**

Founded in 1871, Bank of Charles Town, also known as BCT – The Community’s Bank, is a wholly owned subsidiary of Potomac Bancshares, Inc. (OTC:PTBS). With approximately \$475 million in assets as of September 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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