

Potomac Bancshares, Inc. Declares Dividend and Elects Anthony P. Zelenka to Board of Directors

Charles Town, WV, January 16, 2015 – Robert F. Baronner Jr., President and CEO, of Potomac Bancshares, Inc., (OTC-WB: PTBS), the One Bank Holding Company for Bank of Charles Town, announced the Board of Directors declared a 5.25 cent per share dividend at its meeting on January 13, 2015. The dividend is for all shareholders of record on January 26, 2015 and will be paid on February 2, 2015. The dividend reflects a 24% increase over the 4.25 cent dividend paid on November 3, 2014.

Baronner also announced the election of Anthony P. Zelenka to the Holding Company and Bank's Board of Directors. Zelenka is President and Chief Operating Officer of University Healthcare's Berkeley Medical Center, a position held since March 2008. A graduate of Marietta College in Ohio, he holds a certificate from the Executive Program in Healthcare Financial Management and a Masters of Health Administration from The Ohio State University. Zelenka began his career as the Administrator of Sistersville General Hospital in Sistersville, WV. He also worked for Washington Hospital in Washington, Pennsylvania for a majority of his career, where he served as Vice President of Clinical Support Services and Plant Operations.

Baronner said of Zelenka, "Tony has done a tremendous job at Berkeley Medical Center over the years. His business acumen and knowledge of an evolving healthcare industry will be a real asset to the Board and Bank."

Zelenka is very active on a community level. He serves on the Chamber Board and is the President of the Berkeley County Development Authority. He plays men's travel slow pitch softball with the Pill & Pill softball team and has also been spotted officiating basketball and softball games in both Berkeley and Jefferson County.

Bank of Charles Town, with offices in West Virginia, Virginia and Maryland, has been serving the community for over 143 years. Visit us at www.mybct.com or speak to someone on how 'We Simplify Your Financial Life' at 304-725-8431.