



POTOMAC BANCSHARES



BCT



Alice P. Frazier is President and CEO of Potomac Bancshares, Inc. (OTC: PTBS) and BCT-Bank of Charles Town, also known as The Community's Bank. Ms. Frazier has over 32 years of local banking experience, including service with Cardinal Financial Corporation as Executive Vice President and COO, BB&T as SVP/Area Executive in Loudoun County, and Middleburg Financial Corporation as CFO and COO, which is where Frazier began her banking career. Prior to that, she worked for four years in public accounting with national and regional firms.

An avid community supporter, Ms. Frazier is currently serving as vice chairman of the Independent Community Bankers of America® (ICBA), the only national advocacy organization that exclusively represents community banks. Frazier previously served on the ICBA's Executive Committee as secretary from 2019-21 and has testified before the House Small Business Committee on SBA Lending and is a member of the Consolidated Holdings and Service Network boards.

Frazier is also active at the local level. She serves on the Federal Reserve Bank of Richmond Board and is past chairman of the Virginia Association of Community Banks. She currently serves as treasurer on the WVU East Hospital System and for the Loudoun Economic Development Authority.

Frazier has a Bachelor of Science degree from Radford University and is a graduate of the Stonier Graduate School of Banking and the USC Graduate School of Bank Investing.