



PRESS RELEASE

FOR IMMEDIATE RELEASE

Christy Howard and Dexter Glass, Jr. Join Bank of the James

Lynchburg, Virginia, February 12, 2018 – Bank of the James welcomes Christy H. Howard and Dexter C. Glass, Jr.

Ms. Howard joins Bank of the James as a Senior Vice President and Portfolio Manager II. Prior to joining the Bank, she served six years as a Portfolio Manager/Commercial Credit Underwriter for BB&T in Lynchburg, and ten years as Controller for a locally headquartered manufacturing company. Ms. Howard has a Bachelor of Arts degree in Accounting from Lynchburg College, and is a graduate of Brookville High School.

Mr. Glass has been named Vice President and Portfolio Manager II. He has worked in banking for eight years and has held various positions including Commercial Relationship Manager. Prior to joining Bank of the James, he served as Manager of Corporate Credit and Accounts Receivable for C.B. Fleet in Lynchburg. He earned a Masters of Business Administration from Liberty University, a BS degree in Finance from Virginia Polytechnic Institute and State University, and is RMA Credit Risk Management certified. Mr. Glass is also a volunteer with Big Brothers Big Sisters of Central Virginia and serves on the executive board of the Gamma Omega Chapter of Omega Psi Phi Fraternity, Inc.

Bank of the James, a wholly owned subsidiary of Bank of the James Financial Group, Inc. opened for business in July 1999 and is headquartered in Lynchburg, Virginia. The bank operates 13 banking offices and two limited services offices in Virginia serving Altavista, Amherst, Appomattox, Bedford, Charlottesville, Forest, Harrisonburg, Lynchburg, Madison Heights, and Roanoke. The bank offers full investment and insurance services through its BOTJ Investment Services division and BOTJ Insurance, Inc. subsidiary. The bank provides mortgage loan origination through Bank of the James Mortgage, a division of Bank of the James. Bank of the James Financial Group, Inc. common stock is listed under the symbol "BOTJ" on the NASDAQ Stock Market, LLC. Additional information on the Company is available at www.bankofthejames.com

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