

PRESS RELEASE

FOR IMMEDIATE RELEASE

Jamie Yowell Promoted at Bank of the James to Vice President, Mortgage Division

Charlottesville, Virginia, May 15, 2018...Bank of the James has announced the promotion of Jamie Yowell to Vice President and Loan Officer, Mortgage Division. He is a graduate of Albemarle High School and earned a BBA degree from Averett University. Mr. Yowell joined Bank of the James in February 2017 and is located at the bank's corporate headquarters on Rolkin Court in Charlottesville.

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 three 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.bank.

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