



PRESS RELEASE – FOR IMMEDIATE RELEASE

**BANK OF THE JAMES NAMES TREVANIA F. COTTRILL AS MARKET PRESIDENT
FOR NEW LEXINGTON OFFICE**

Lexington, Virginia, December 3, 2018 - Bank of the James has named Trevania F. Cottrill as Market President for the bank's new Rockbridge regional office located at 45 South Main Street in Lexington, Virginia. Mrs. Cottrill was most recently a Business Banking Officer with Bank of Botetourt. She joins Bank of the James with over forty years of financial industry experience. During her banking career, she has held various positions for several area banks including Branch Manager, Retail Lender, Mortgage Lender and Personal Banker. She is a graduate of Parry McCluer High School in Buena Vista and attended Virginia Western Community College in Roanoke.

In January 2016, the bank purchased property at 45 South Main Street in Lexington as an investment and a potential entry into the Lexington/Rockbridge/Buena Vista markets. In November 2018, the bank filed a branch application to the Federal Reserve Bank for permission to establish a full-service branch office at this location.

Until capital improvements are made to the building, the bank plans to offer banking services to the public from a temporary office, located on the 2nd floor at 45 South Main Street. The date of the opening will be announced in the near future.

President and CEO, Robert R. (Bob) Chapman III, a graduate of VMI, commented that the Lexington/Rockridge/Buena Vista communities fit well with the bank's strategic plan. He added that the bank has had success in areas with a college presence including Lynchburg, Charlottesville, Harrisonburg and Roanoke. "With Trevania's extensive experience in banking and her knowledge in opening new banks and branch offices, she will be a valuable asset to our bank. We welcome Trevania to Bank of the James family, and we look forward to being a part of the Rockbridge regional community in the near future," replied Chapman.

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 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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