



For Immediate Release

Bank of the James Announces the Opening of its Charlottesville Headquarters and 2nd Full-Service Branch in Charlottesville

Charlottesville, Virginia, June 20, 2019 ...Bank of the James has announced the opening of its new Charlottesville headquarters and full-service branch at 550 E Water Street, Suite 100 in downtown Charlottesville. This location is the 17th branch for Bank of the James which will celebrate its 20th anniversary in July 2019. This is the second full-service location in the Charlottesville area.

The bank's Water Street office has 4,000 square feet and was built out by Martin Horn, Inc. in Charlottesville. With a downtown loft design, the new Charlottesville branch will offer an interactive banking experience interwoven with digital marketing displays and touch screen banking. Customers can open an account at the branch using an iPad or can elect to talk with a Financial Services Representative. Drawing on smart banking technologies, the high-touch, high-tech banking experience offers quick and easy visits. The branch has an onsite 24-Hour ATM, Night-Drop and a beverage station.

Jared Feury, Regional Market President and Business Banking Officer for Bank of the James will be located at the Water Street location. The bank will offer mortgage loans at this location with Jamie Yowell, Mortgage Loan Officer. Other employees include: Jacob Harmon, Financial Services Representative; Emma Brown, Financial Services Representative; Anna McDonald, Sales and Service Administrative Assistant and Chrystal Jordan, Mortgage Loan Coordinator.

"We are thrilled to be expanding our presence into the vibrant Charlottesville community," said Feury. "Charlottesville continues to be a welcoming market for us, and we are pleased to be opening our second branch in the downtown area. As a community-focused financial institution, we believe our values and relationship-based banking philosophy meet the banking needs of individuals and businesses in the Charlottesville Area. We look forward to supporting the thriving commercial and small business enterprises, as well as growing families that call Charlottesville home."

Bank of the James currently has a full-service bank located at 225 Merchant Walk Avenue in Charlottesville (5th Street Station) that opened in December of 2016. The bank also has a limited service office located inside Westminster Canterbury of the Blue Ridge for residents and employees of this retirement facility. The bank plans to hold a Grand Opening Celebration later this year. To learn more about Bank of the James, visit us at www.bankofthejames.bank or call us at 434.995.5423.

About the Company

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 currently services customers in Virginia from offices located in Altavista, Amherst, Appomattox, Bedford, Blacksburg, 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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