



B #:	132-15
Date:	02/20/2014
To:	All Participants
Category:	Dividends
From:	Supervisor, Stock Dividend Department
Attention:	Dividend Managers, Cashiers, and Reorganization Managers
Subject:	Rights Offering: Village Bank & Trust Fincl Corp CUSIP: 92705T200 Contra Cusip: 927992941 R/D: 01/20/2015 Payable Date: 01/21/2015 Rate: 1 for 1 Expiration Date: 03/20/2015 5:00 P.M. New York Time

*****WARNING TIME CRITICAL*****

Village Bank and Trust Financial Corp. is issuing non transferable right(s) to holders as of the close of business on 01/20/2015, the Record Date. Each holder is entitled to receive one right(s) for each share of common stock held.

DTC anticipates allocating rights on 02/20/15

THE DIVIDEND POSITION AND ALLOCATION HISTORY (DPAL) OPTION, ACCESSED VIA THE PTS DIVIDEND ANNOUNCEMENTS INQUIRY FUNCTION (DIVA), SHOULD BE USED TO CONFIRM YOUR RECORD DATE POSITION HISTORY.

IT IS IMPORTANT THAT PARTICIPANTS REFER TO THE DTC REORGANIZATION INQUIRY FOR PARTICIPANTS (RIPS), FUNCTION CODE 59, FOR INFORMATION REGARDING THE SUBSCRIPTION PRIVILEGE AND ANY EXTENSIONS TO THE EXPIRATION DATE.

If participants have any questions regarding this Important Notice, they may contact DTC’s Customer Help Center at (888) 382-2721.

If participants have any questions regarding this Rights Offering, please contact Chief Financial Officer, C. Harril Whitehurst Jr., at (804) 419-1232.

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