

JUNIATA VALLEY FINANCIAL CORP
Form 8-K
October 27, 2010

**UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549
FORM 8-K
CURRENT REPORT**

Pursuant to Section 13 OR 15(d) of The Securities Exchange Act of 1934

Date of Report (Date of earliest event reported): October 27, 2010

Juniata Valley Financial Corp.

(Exact name of registrant as specified in its charter)

Pennsylvania

0-13232

232235254

(State or other jurisdiction
of incorporation)

(Commission File Number)

(IRS Employer Identification No.)

**Bridge and Main Streets, Mifflintown,
Pennsylvania**

17059

(Address of principal executive offices)

(Zip Code)

Registrant's telephone number, including area code: **(717) 436 - 8211**

Not Applicable

(Former name or former address, if changed since last report.)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
 - Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
 - Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
 - Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))
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Item 2.02 Results of Operations and Financial Condition

On October 27, 2010, Juniata Valley Financial Corp. issued a press release reporting financial results for the quarter ending September 30, 2010. The aforementioned press release is attached as Exhibit 99.1 to this current report on Form 8-K.

Item 8.01 Other Events

On October 19, 2010, the Board of Directors of Juniata Valley Financial Corp. declared a dividend of \$0.21 per share to common shareholders of record November 15, 2010, payable on December 1, 2010. A copy of the press release announcing the dividend is being furnished as Exhibit 99.1 to this report on Form 8-K.

Item 9.01 Financial Statements and Exhibits

Exhibit 99.1 Press Release reporting financial results for Quarter 3, 2010.

Exhibit 99.2 Financial Statements as of September 30, 2010

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned thereunto duly authorized.

Juniata Valley Financial Corp.

Date: October 27, 2010

By: /s/ JoAnn McMinn

Name: JoAnn McMinn

Title: SVP, Chief Financial Officer