

JUNIATA VALLEY FINANCIAL CORP  
Form 8-K  
February 23, 2016

**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): **February 19, 2016**

Juniata Valley Financial Corp.

(Exact name of registrant as specified in its charter)

**Pennsylvania**

(State or other Jurisdiction of Incorporation)

**0-13232**

(Commission File Number)

**23-2235254**

(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))

**Item 2.02 Results of Operations and Financial Condition**

On February 19, 2016, Juniata Valley Financial Corp. issued a press release reporting financial results for the quarter and year-to-date ending December 31, 2015. The aforementioned press release is attached as Exhibit 99.1 to this current report on Form 8-K.

**Item 9.01 Financial Statements and Exhibits.**

Exhibits. The exhibit listed on the Exhibit Index accompanying this Form 8-K is furnished herewith.

**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: February 23, 2016 By: /s/ JoAnn McMinn  
Name: JoAnn McMinn  
Title: EVP, Chief Financial  
Officer

**Exhibit Index**

Exhibit No.	Description
99.1	Press Release reporting financial results for Quarter 4, 2015.