

JUNIATA VALLEY FINANCIAL CORP
Form 8-K
December 21, 2007

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):

December 18, 2007

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)

(I.R.S. 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 5.03 Amendments to Articles of Incorporation or Bylaws; Change in Fiscal Year.

On December 18, 2007, the Board of Directors of Juniata Valley Financial Corp. amended the Company's Bylaws. Sections 21.1 and 22.1 were amended to allow for issuance of uncertificated shares which will permit the Company to participate in the Direct Registration System ("DRS"). The Board resolved that the Common Stock of Juniata Valley Financial Corp. is designated as the sole class of the Company's shares that may be represented by uncertificated shares.

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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 hereunto duly authorized.

Juniata Valley Financial Corp.

December 21, 2007

By: *JoAnn McMinn*

Name: JoAnn McMinn

Title: SVP, Chief Financial Officer

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Exhibit Index

<u>Exhibit No.</u>	<u>Description</u>
3.2	Bylaws of Juniata Valley Financial Corp. (Amended and Restated as of December 18, 2007)