

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

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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 thereunto duly authorized.

**Juniata Valley Financial Corp.**

Date: October 27, 2010

By: /s/ JoAnn McMinn

Name: JoAnn McMinn

Title: SVP, Chief Financial Officer