

JUNIATA VALLEY FINANCIAL CORP  
Form 8-K  
April 29, 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): April 28, 2010**

**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)

**232235254**

(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:

**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 April 28, 2010, Juniata Valley Financial Corp. issued a press release reporting financial results for the quarter ending March 31, 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 April 21, 2010, the Board of Directors of Juniata Valley Financial Corp. declared a dividend of \$0.20 per share to common shareholders of record May 14, 2010, payable on June 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 1, 2010.

Exhibit 99.2 Financial Statements as of March 31, 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: April 28, 2010

By: /s/ JoAnn McMinn

Name: JoAnn McMinn

Title: SVP, Chief Financial Officer