

JUNIATA VALLEY FINANCIAL CORP  
Form 8-K  
October 24, 2012

**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 24, 2012

**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: ( 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 October 24, 2012, Juniata Valley Financial Corp. issued a press release reporting financial results for the quarter ending September 30, 2012. 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 16, 2012, the Board of Directors of Juniata Valley Financial Corp. declared a dividend of \$0.22 per share to common shareholders of record November 15, 2012, payable on December 3, 2012. 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, 2012.

Exhibit 99.2 Financial Statements as of September 30, 2012

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 24, 2012

By: /s/ JoAnn McMinn  
Name: JoAnn McMinn  
Title: EVP, Chief Financial Officer