

JUNIATA VALLEY FINANCIAL CORP  
Form 8-K  
October 31, 2014

**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 31, 2014**

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**

(Address of principal executive offices)

**17059**

(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 31, 2014, Juniata Valley Financial Corp. issued a press release reporting financial results for the quarter and year-to-date ending September 30, 2014. 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 21 2014, the Board of Directors of Juniata Valley Financial Corp. declared a dividend of \$0.22 per share to common shareholders of record November 14, 2014, payable on December 1, 2014. 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, 2014.

Exhibit 99.2 Financial Statements as of September 30, 2014

**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 31, 2014 By: /s/ JoAnn McMinn  
Name: JoAnn McMinn  
Title: EVP, Chief Financial Officer