

Edgar Filing: JUNIATA VALLEY FINANCIAL CORP - Form 8-K

JUNIATA VALLEY FINANCIAL CORP
Form 8-K
July 13, 2005

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) July 12, 2005

Juniata Valley Financial Corp.

(Exact name of registrant as specified in its charter)

Pennsylvania	2-81699	23-2235254
(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

N/A

(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 (see General Instruction A.2. below):

- 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 8.01 OTHER EVENTS

Juniata Valley Financial Corp. issued the press release attached as Exhibit 99.1 on July 13, 2005.

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ITEM 9.01 FINANCIAL STATEMENTS AND EXHIBITS

(c) The company's July 13, 2005 press release is attached as Exhibit 99.1

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.

Date: July 13, 2005

JUNIATA VALLEY FINANCIAL CORP.

By: /s/ Francis J. Evanitsky

Name: Francis J. Evanitsky
Title: President, CEO and CFO

EXHIBIT INDEX

99.1 July 13, 2005 Press Release