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JUNIATA VALLEY FINANCIAL CORP
Form 8-K
February 18, 2004

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) February 18, 2004

JUNIATA VALLEY FINANCIAL CORP.

(Exact Name of Registrant as Specified in its Charter)

Pennsylvania

00013232

23-2235254

(State or other jurisdiction of
incorporation or organization)

(Commission
File Number)

(I.R.S. Employer
Identification No.)

Bridge and Main Streets, P.O. Box 66, Mifflintown, Pennsylvania 17059

(Address of principal executive offices)

(Zip Code)

FRANCIS J. EVANITSKY
PRESIDENT & C.E.O.
JUNIATA VALLEY FINANCIAL CORP.
Bridge & Main Streets
Mifflintown, PA 17059

(Address of executive offices)

Copies to:
JAMES A. ULSH, ESQUIRE
METTE, EVANS & WOODSIDE
3401 N. Front St., P.O. Box 5950
Harrisburg, PA 17110-0950
Telephone No. (717) 232-5000

(717) 436-8211

(Telephone No., including area code, of agent for service)

Item 5. Other Events

On February 18, 2004, Juniata Valley Financial Corp. issued a press release reporting year end financial results. The aforementioned is attached as an exhibit to this current report on Form 8-K.

SIGNATURES

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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.

Juniata Valley Financial Corp.

(Registrant)

Date: February 18, 2004

Francis J. Evanitsky, President & C.E.O.

EXHIBIT INDEX

Exhibit No. 99

Description

Press Release of Juniata Valley Financial Corp.
dated February 18, 2004.