

JUNIATA VALLEY FINANCIAL CORP
Form 8-K
January 22, 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):

January 19, 2010

Juniata Valley Financial Corp.

(Exact name of registrant as specified in its charter)

Pennsylvania

0-13232

232235254

(State or other jurisdiction
of incorporation)

(Commission
File Number)

(I.R.S. 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))

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Item 1.01 Entry into a Material Definitive Agreement.

On January 22, 2010, Juniata Valley Financial Corp. ("Registrant") and Metavante Corporation ("Vendor"), executed an agreement pursuant to which Vendor will provide to Registrant deposit and loan account processing services, mortgage loan processing services, electronic banking services, software and product and system development services. The term of the agreement will generally continue through June 30, 2018, and Registrant has agreed that Vendor will be the exclusive provider of the services which are the subject of the agreement to Registrant's subsidiary banks as of the date of the agreement.

Item 2.02 Results of Operations and Financial Condition.

On January 22, 2010, Juniata Valley Financial Corp. issued a press release reporting financial results for the quarter and year ended December 31, 2009. The aforementioned press release is attached as Exhibit 99.1 to this current report on Form 8-K.

Item 8.01 Other Events.

On January 19, 2010, The Board of Directors of Juniata Valley Financial Corp. declared a dividend of \$0.20 per share to common shareholders of record February 15, 2010, payable on March 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.

(c) Exhibits

Exhibit No. Description

10.1 Agreement with Metavante Corporation(1)

99.1 Press Release announcing earnings and dividends Fourth Quarter 2009

(1) Portions of this exhibit have been redacted and are subject to a confidential treatment request filed with the Secretary of the Securities and Exchange commission pursuant to Rule 24b-2 under the Securities Exchange Act of 1934.

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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 hereunto duly authorized.

Juniata Valley Financial Corp.

January 22, 2010

By: *JoAnn McMinn*

Name: JoAnn McMinn

Title: SVP, Chief Financial Officer

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Exhibit Index

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