

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

JUNIATA VALLEY FINANCIAL CORP  
Form 8-K  
April 29, 2004

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SECURITIES AND EXCHANGE COMMISSION  
Washington, D.C. 20549  
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FORM 8-K

CURRENT REPORT

PURSUANT TO SECTION 13 OR 15 (D) OF  
THE SECURITIES EXCHANGE ACT OF 1934  
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Date of Report (Date of earliest event reported) April 29, 2004

JUNIATA VALLEY FINANCIAL CORP.  
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(Exact Name of Registrant as Specified in its Charter)

|   |                             |   |
|---|-----------------------------|---|
| Pennsylvania  | 00013232                    | 23-2235254                              |
| -----   | -----                       | -----                                   |
| (State or other jurisdiction of<br>incorporation or organization) | (Commission<br>File Number) | (I.R.S. Employer<br>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  
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(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  
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(Telephone No., including area code, of agent for service)

Item 12. Results of Operations and Financial Condition

On April 29, 2004 the Juniata Valley Financial Corp. issued a press release reporting the first quarter financial results. The aforementioned is attached as an exhibit to this current report on Form 8-K.

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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.  
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(Registrant)

Date: April 29, 2004

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

EXHIBIT INDEX

Exhibit No. 99  
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Description  
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Press Release of Juniata Valley Financial Corp.  
dated April 29, 2004.