JUVF Juniata Valley Financial Corp.

VOTE

Your vote matters – here's how to vote!

You may vote online or by phone instead of mailing this card.

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Go to **www.envisionreports.com/JUVF**
or scan the QR code — login details are located in the shaded bar below.

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Call toll free 1-800-652-VOTE (8683) within the USA, US territories and Canada

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Using a **black ink** pen, mark your votes with an **X** as shown in this example. Please do not write outside the designated areas. ☒

Annual Meeting Proxy Card

▼ **IF VOTING BY MAIL, SIGN, DETACH AND RETURN THE BOTTOM PORTION IN THE ENCLOSED ENVELOPE.** ▼

A Proposals — The Board of Directors recommends a vote "FOR" the nominees listed below and a vote "FOR" Proposal 2.

1. Election of three Class A Directors to serve until the 2024 Meeting:

	For	Withhold
01 - Martin L. Dreibelbis	☐	☐
02 - Dr. Richard M. Scanlon	☐	☐
03 - Michael A. Buffington	☐	☐

	For	Against	Abstain
2. Approval of a non-binding Say on Pay Proposal to approve the compensation of the named executive officers.	☐	☐	☐

B Authorized Signatures — This section must be completed for your vote to be counted. — Date and Sign Below.

Please sign exactly as your name appears hereon. When signing as an Attorney, Executor, Administrator, Trustee or Guardian, please give full title. If more than one Trustee, all must sign. All joint owners must sign.

Date (mm/dd/yyyy) — Please print date below.	Signature 1 — Please keep signature within the box.	Signature 2 — Please keep signature within the box.
/ /		

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The 2021 Annual Meeting of Shareholders will be held on May 18, 2021 at 10:30am EST, virtually via the Internet at www.meetingcenter.io/294116171

To access the virtual meeting, you must have the information that is printed in the shaded bar located on the reverse side of this form.

The password for this meeting is — JUVF2021

Important notice regarding the Internet availability of proxy materials for the Annual Meeting of Shareholders. The material is available at: www.envisionreports.com/JUVF

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REVOCABLE PROXY — JUNIATA VALLEY FINANCIAL CORP.

ANNUAL MEETING OF SHAREHOLDERS MAY 18, 2021

THIS PROXY IS SOLICITED BY THE BOARD OF DIRECTORS

The undersigned hereby appoints **Kristi J. Burdge, Renee D. Williamson and Lisa M. Snyder**, or any of them, as Proxies, each with the power to appoint his or her substitute, and authorizes them to represent and vote, as designated below, all the shares of common stock of Juniata Valley Financial Corp. held of record by the undersigned on February 19, 2021, at the annual meeting of shareholders to be held on May 18, 2021 and any adjournments thereof.

The shares represented by this proxy will be voted as specified. If no directions are given, this proxy will be voted for the election of the nominees listed and for the approval of the Say on Pay Proposal. Although the Board of Directors knows of no other business to be presented, this proxy also confers authority to vote on any other business that may properly come before the meeting, or any adjournment thereof, in accordance with the recommendations of the Board of Directors. This proxy may be revoked prior to its exercise.

The Proxy Statement and Proxy Card are available at: **www.JVBonline.com.**

C Non-Voting Items

Change of Address — Please print new address below.

Comments — Please print your comments below.

Meeting Attendance
Mark box to the right if you plan to attend the Annual Meeting. ☐