

FINANCIAL INSTITUTIONS INC  
Form 8-K  
October 19, 2004

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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):

October 19, 2004

Financial Institutions, Inc.

(Exact name of registrant as specified in its charter)

New York

(State or other jurisdiction  
of incorporation)

220 Liberty Street, Warsaw, New York

(Address of principal executive offices)

0-26481

(Commission  
File Number)

16-0816610

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

14569

(Zip Code)

Registrant's telephone number, including area code:

585-786-1100

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 2.02. Results of Operations and Financial Condition.**

The registrant's press release dated October 19, 2004, which reports its financial results for the third quarter ended September 30, 2004, is furnished (not filed) as Exhibit 99.1.

**Item 9.01. Financial Statements and Exhibits.**

(c) Exhibits

The following exhibit is furnished (not filed) with this Form 8-K.

Exhibit 99.1 Press Release of Financial Institutions, Inc. dated September 30, 2004.

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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.

Financial Institutions, Inc.

*October 19, 2004*

By: *Ronald A. Miller*

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*Name: Ronald A. Miller*

*Title: Senior Vice President and Chief Financial Officer*

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Exhibit Index

<b>Exhibit No.</b>	<b>Description</b>
99.1	Press Release