

Edgar Filing: FINANCIAL INSTITUTIONS INC - Form 8-K

FINANCIAL INSTITUTIONS INC
Form 8-K
October 16, 2003

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 16, 2003

FINANCIAL INSTITUTIONS, INC.
Exact Name of Registrant as Specified in Charter)

New York (State or other jurisdiction of incorporation or organization)	0-26481 (Commission File No.)	16-0816610 (I.R.S. Employer Identification No.)
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220 Liberty Street, Warsaw, New York (Address of principal executive offices)	14569 (Zip code)
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Registrant's telephone number, including area code (585) 786-1100

Item 7. Financial Statements and Exhibits

(c) Exhibit

99.1 Press release issued by Financial Institutions, Inc. dated
October 16, 2003.

Item 9. Regulation FD Disclosure

The information contained in this Item 9 of the Current Report is being
furnished pursuant to "Item 12. Results of Operations and Financial
Condition" of Form 8-K in accordance with SEC Release No. 33-8216.

Attached and incorporated herein by reference, as Exhibit 99.1 is a copy
of the press release of Financial Institutions, Inc., dated October 16,
2003, reporting Financial Institutions, Inc.'s financial results for the
quarter ended September 30, 2003.

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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 thereunto duly authorized.

FINANCIAL INSTITUTIONS, INC.
(Registrant)

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October 16, 2003
Date

/s/ Ronald A. Miller

Ronald A. Miller, Senior VP & CFO