

KLOTZBACH KEVIN B
 Form 3
 December 13, 2005

FORM 3 UNITED STATES SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

OMB APPROVAL

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INITIAL STATEMENT OF BENEFICIAL OWNERSHIP OF SECURITIES

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934,
 Section 17(a) of the Public Utility Holding Company Act of 1935 or Section
 30(h) of the Investment Company Act of 1940

(Print or Type Responses)

1. Name and Address of Reporting Person * KLOTZBACH KEVIN B (Last) (First) (Middle) 220 LIBERTY STREET (Street) WARSAW, NY 14569 (City) (State) (Zip)	2. Date of Event Requiring Statement (Month/Day/Year) 12/05/2005	3. Issuer Name and Ticker or Trading Symbol FINANCIAL INSTITUTIONS INC [FISI]	4. Relationship of Reporting Person(s) to Issuer (Check all applicable) <input type="checkbox"/> Director <input type="checkbox"/> 10% Owner <input checked="" type="checkbox"/> Officer <input type="checkbox"/> Other (give title below) (specify below) Senior VP & Treasurer	5. If Amendment, Date Original Filed(Month/Day/Year)	6. Individual or Joint/Group Filing(Check Applicable Line) <input checked="" type="checkbox"/> Form filed by One Reporting Person <input type="checkbox"/> Form filed by More than One Reporting Person
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Table I - Non-Derivative Securities Beneficially Owned

1. Title of Security (Instr. 4)	2. Amount of Securities Beneficially Owned (Instr. 4)	3. Ownership Form: Direct (D) or Indirect (I) (Instr. 5)	4. Nature of Indirect Beneficial Ownership (Instr. 5)
Common Stock	500	D	^
Common Stock	1,251 ⁽¹⁾	I	Held under 401K plan

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

SEC 1473 (7-02)

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Table II - Derivative Securities Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

1. Title of Derivative Security (Instr. 4)	2. Date Exercisable and Expiration Date (Month/Day/Year)	3. Title and Amount of Securities Underlying Derivative Security (Instr. 4)	4. Conversion or Exercise Price of Derivative	5. Ownership Form of Derivative Security:	6. Nature of Indirect Beneficial Ownership (Instr. 5)
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	Date Exercisable	Expiration Date	Title	Amount or Number of Shares	Security	Direct (D) or Indirect (I) (Instr. 5)	
Stock Option (right to buy)	01/31/2003 ⁽²⁾	01/30/2012	Common Stock	800	\$ 25.33	D	Â
Stock Option (right to buy)	02/19/2004 ⁽³⁾	02/18/2013	Common Stock	774	\$ 22.51	D	Â
Stock Option (right to buy)	02/05/2005 ⁽⁴⁾	02/04/2014	Common Stock	1,157	\$ 23.8	D	Â
Stock Option (right to buy)	02/24/2006 ⁽⁵⁾	02/23/2015	Common Stock	2,553	\$ 21.05	D	Â

Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
KLOTZBACH KEVIN B 220 LIBERTY STREET WARSAW, NY 14569	Â	Â	Â Senior VP & Treasurrer	Â

Signatures

Kevin B. 12/13/2005
Klotzbach

__Signature of Reporting Person Date

Explanation of Responses:

- * If the form is filed by more than one reporting person, *see* Instruction 5(b)(v).
- ** Intentional misstatements or omissions of facts constitute Federal Criminal Violations. *See* 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).
- (1) Held under 401(K) as of 10/31/05.
- (2) The option is exercisable in three equal annual installments beginning January 31, 2003.
- (3) The option is exercisable in three equal annual installments beginning February 19, 2004.
- (4) The option is exercisable in four equal annual installments beginning February 5, 2005.
- (5) The option is exercisable in four equal annual installments beginning February 24, 2006.

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *See* Instruction 6 for procedure. Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.