

Edgar Filing: FINANCIAL INSTITUTIONS INC - Form 8-K

FINANCIAL INSTITUTIONS INC  
Form 8-K  
July 20, 2004

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): July 20, 2004

FINANCIAL INSTITUTIONS, INC.

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Exact Name of Registrant as Specified in Charter)

New York	0-26481	16-0816610
----- (State or other jurisdiction of incorporation or organization)	----- (Commission File No.)	----- (I.R.S. Employer Identification No.)
220 Liberty Street, Warsaw, New York		14569
----- (Address of principal executive offices)		----- (Zip code)
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 July 20, 2004.

Item 9. Regulation FD Disclosure

Item 12. Results of Operations and Financial Condition

The following information is furnished pursuant to Item 9,  
"Regulation FD Disclosure" and Item 12, "Results of Operations and  
Financial Condition."

On July 20, 2004, Financial Institutions, Inc. issued a press  
release reporting its results of operations for the fiscal quarter  
and six-months ended June 30, 2004. Attached and incorporated herein  
by reference, as Exhibit 99.1 is a copy of the press release dated  
July 20, 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

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undersigned thereunto duly authorized.

July 20, 2004

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Date

FINANCIAL INSTITUTIONS, INC.  
(Registrant)

/s/ Ronald A. Miller

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Ronald A. Miller, Senior VP & CFO