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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.

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.

FINANCIAL INSTITUTIONS, INC.
(Registrant)

July 20, 2004

Date

/s/ Ronald A. Miller

Ronald A. Miller, Senior VP & CFO