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FINANCIAL INSTITUTIONS INC

Form 8-K

September 05, 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): September 4, 2003

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 5. Other Events and Regulation FD

On September 4, 2003, the Registrant's two wholly-owned national bank subsidiaries, National Bank of Geneva and Bath National Bank, each entered into Written Agreements with the Office of the Comptroller of the Currency. The text of each agreement is attached hereto as Exhibit 99.1 and Exhibit 99.2 and described in the Registrant's Press Release, dated September 4, 2003, which is attached hereto as Exhibit 99.3

Item 7. Financial Statements and Exhibits

- 99.1 Text of the Agreement by and between National Bank of Geneva and the Office of the Comptroller of the Currency.
- 99.2 Text of the Agreement by and between The Bath National Bank and the Office of the Comptroller of the Currency.
- 99.3 Press Release dated September 4, 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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September 4, 2003

Date

/s/ Ronald A. Miller

Ronald A. Miller, Senior VP & CFO