FINANCIAL INSTITUTIONS INC Form 8-K January 26, 2006

UNITED STATES 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):

January 25, 2006

Financial Institutions, Inc.

(Exact name of registrant as specified in its charter)

New York	0-26481	16-0816610
(State or other jurisdiction of incorporation)	(Commission File Number)	(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
	Not Applicable	
Former nam	ne or former address, if changed since	last report
Check the appropriate box below if the Form 8-K filing he following provisions:	g is intended to simultaneously satisfy	the filing obligation of the registrant under any of
Written communications pursuant to Rule 425 und Soliciting material pursuant to Rule 14a-12 under Pre-commencement communications pursuant to Pre-commencement communications pursuant to	the Exchange Act (17 CFR 240.14a-12 Rule 14d-2(b) under the Exchange Act	2) (17 CFR 240.14d-2(b))

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Item 7.01 Regulation FD Disclosure.

The Company issued a press release dated January 25, 2006 announcing the election of Erland E. Kailbourne as Chairman of the Board of Directors. The press release is furnished (not filed) as Exhibit 99.1 to this Form 8-K.

Item 9.01 Financial Statements and Exhibits.

(c) Exhibits

The following exhibit is furnished (not filed) with this Form 8-K.

Exhibit 99.1: Press release of Financial Institutions, Inc. dated January 25, 2005.

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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 hereunto duly authorized.

Financial Institutions, Inc.

January 26, 2006 By: Ronald A. Miller

Name: Ronald A. Miller

Title: Executive Vice President and CFO

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Exhibit Index

Exhibit No.	Description
99.1	Press release of Financial Institutions, Inc. dated January 25, 2006