FINANCIAL INSTITUTIONS INC Form 8-K October 24, 2017

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

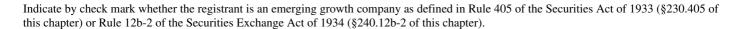
Date of Report (Date of Earliest Event Reported): October 24, 2017

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 an	rea code:	585-786-1100
	Not Applicable	
Former name	e or former address, if changed since l	ast report
Check the appropriate box below if the Form 8-K filing the following provisions:	is intended to simultaneously satisfy	the filing obligation of the registrant under any of
[] Written communications pursuant to Rule 425 under [] Soliciting material pursuant to Rule 14a-12 under the [] Pre-commencement communications pursuant to R [] Pre-commencement communications pursuant to R	he Exchange Act (17 CFR 240.14a-12 ule 14d-2(b) under the Exchange Act	(17 CFR 240.14d-2(b))

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Emerging growth company []

If an emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new or revised financial accounting standards provided pursuant to Section 13(a) of the Exchange Act. []

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Item 2.02 Results of Operations and Financial Condition.

On October 24, 2017, Financial Institutions, Inc. (the "Company") issued a press release to report financial results for the third quarter ended September 30, 2017. The press release is furnished as Exhibit 99.1 to this Current Report on Form 8-K.

Item 7.01 Regulation FD Disclosure.

The Company published an investor presentation with data for the third quarter ended September 30, 2017. The presentation is available on the Company's website at www.fiiwarsaw.com under "News & Events/Presentations". Investors should note that the Company announces material information in SEC filings and press releases. Based on guidance from the Securities and Exchange Commission, the Company may also use the Investor Relations section of its corporate website, www.fiiwarsaw.com, to communicate with investors about the Company. It is possible that the information posted there could be deemed to be material information. The information on the Company's website is not incorporated by reference into this Current Report on Form 8-K.

This information is furnished pursuant to Item 7.01 of Form 8-K and shall not be deemed to be "filed" for the purposes of Section 18 of the Securities Exchange Act of 1934 ("Exchange Act"), as amended, or otherwise subject to the liabilities of that section, nor shall it be deemed incorporated by reference in any filing under the Securities Act of 1933, as amended, of the Exchange Act, whether made before or after the date of this report, except as shall be expressly set forth by specific reference in such filing.

Item 9.01 Financial Statements and Exhibits.

(d) Exhibits

Exhibit 99.1 Press Release issued October 24, 2017

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Exhibit Index

Exhibit No.	Description
99.1	Press Release issued October 24, 2017

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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.

October 24, 2017 By: Kevin B. Klotzbach

Name: Kevin B. Klotzbach

Title: Executive Vice President, Chief Financial Officer and

Treasurer

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