

FINANCIAL INSTITUTIONS INC  
Form 8-K  
November 14, 2013

**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): November 14, 2013**

**FINANCIAL INSTITUTIONS, INC.**

**(Exact name of Registrant as specified in its charter)**

**New York**  
**(State or other jurisdiction**

**of incorporation)**

**0-26481**  
**(Commission**

**File Number)**

**16-0816610**  
**(IRS Employer**

**Identification No.)**

**220 Liberty Street, Warsaw, New York**  
**(Address of principal executive offices)**

**14569**  
**(Zip Code)**

**Registrant's telephone number, including area code: (585) 786-1100**

**Not Applicable**

**(Former name or former address, if changed since last report.)**

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions (*see* General Instruction A.2. below):

- .. Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- .. Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- .. Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- .. Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

**Item 7.01 Regulation FD Disclosure.**

The management of Financial Institutions, Inc. (the Company) will participate in the 2013 Sandler O'Neill & Partners 2013 East Coast Financial Services Conference in Naples, Florida on November 14-15, 2013. Martin K. Birmingham, President and Chief Executive Officer, and Kevin B. Klotzbach, Executive Vice President, Chief Financial Officer and Treasurer will meet with analysts and institutional investors, and share the investor presentation furnished with this report. The presentation materials prepared by the Company for use in these meetings are furnished as Exhibit 99.1 to this Current Report on Form 8-K. A copy of the presentation is also available on the Company's website at [www.fiiwarsaw.com](http://www.fiiwarsaw.com) under News & Events/Presentations. 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, or 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.

| <b>Exhibit<br/>Number</b> | <b>Description</b>  |
|---------------------------|---|
| 99.1                      | Presentation Materials for the Sandler O Neill & Partners 2013 East Coast Financial Services Conference |

**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.**

Date: November 14, 2013

By: */s/ Kevin B. Klotzbach*  
Kevin B. Klotzbach  
Executive Vice President, Chief Financial Officer and Treasurer