BURKE PATRICK C

Form 4

January 12, 2005

FORM 4

UNITED STATES SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF

OMB

3235-0287 Number:

OMB APPROVAL

January 31, Expires: 2005

0.5

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Check this box if no longer subject to Section 16. Form 4 or Form 5

obligations

SECURITIES Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility Holding Company Act of 1935 or Section

may continue. See Instruction

30(h) of the Investment Company Act of 1940

1(b).

(Print or Type Responses)

1. Name and ABURKE PA	Symbo	l	nd Ticker or Trading NSTITUTIONS INC	5. Relationship of Reporting Person(s) to Issuer				
	[FISI]		NSTITUTIONS INC	(Check all applicable)				
(Last)	(First) (Middle) 3. Date	of Earliest	Transaction	Director	10%		
	`	/Day/Year)		X Officer (give below)	title Other below)	er (specify		
220 LIBER	11/30	/2004		Senior Vice President				
	(Street)	4. If A1	nendment,	Date Original	6. Individual or Joint/Group Filing(Check			
		Filed(M	Ionth/Day/Yo	ear)	Applicable Line)			
****					_X_ Form filed by O Form filed by M			
WARSAW, NY 14569					Person			
(City)	(State)	(Zip) Ta	ble I - Non	a-Derivative Securities Acq	uired, Disposed of,	or Beneficial	ly Owned	
1.Title of	2. Transaction Date	2A. Deemed	3.	4. Securities Acquired (A) 5. Amount of	6.	7. Nature	
Security	(Month/Day/Year)	Execution Date, if	Transact	tiomr Disposed of (D)	Securities	Ownership	Indirect	
(Instr 3)		anv	Code	(Instr. 3, 4 and 5)	Beneficially	Form:	Beneficia	

						_			-
1.Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transaction Code (Instr. 8)		sed of	` /	5. Amount of Securities Beneficially Owned Following Reported	6. Ownership Form: Direct (D) or Indirect (I)	7. Nature of Indirect Beneficial Ownership (Instr. 4)
			Code V	Amount	or	Price	Transaction(s) (Instr. 3 and 4)	(Instr. 4)	
Common Stock	11/30/2004		S	1,900	D D	\$ 25.1868	73,467	D	
Common Stock	11/30/2004		S	100	D	\$ 25.1994	73,367	D	

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

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Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

1. Title of	2.	3. Transaction Date		4.	5.	6. Date Exerc		7. Title		8. Price of	9. Nu
Derivative	Conversion	(Month/Day/Year)	Execution Date, if	Transacti	orNumber	Expiration D	ate	Amou	nt of	Derivative	Deriv
Security	or Exercise		any	Code	of	(Month/Day/	Year)	Under	lying	Security	Secui
(Instr. 3)	Price of		(Month/Day/Year)	(Instr. 8)	Derivative	e		Securi	ties	(Instr. 5)	Bene
	Derivative				Securities			(Instr.	3 and 4)		Own
	Security				Acquired						Follo
					(A) or						Repo
					Disposed						Trans
					of (D)						(Instr
					(Instr. 3,						
					4, and 5)						
									Amount		
						Date	Expiration		or		
						Exercisable	Date	Title Nu	Number		
						Exercisable			of		
				Code V	(A) (D)				Shares		

Reporting Owners

Reporting Owner Name / Address Relationships

Director 10% Owner Officer Other

BURKE PATRICK C 220 LIBERTY STREET WARSAW, NY 14569

Senior Vice President

Signatures

Sonia M. Dumbleton for Patrick C.

Burke 01/12/2005

**Signature of Reporting Person Date

Explanation of Responses:

- * If the form is filed by more than one reporting person, see Instruction 4(b)(v).
- ** Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *see* Instruction 6 for procedure. Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.

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