

2520052090638

February 2, 2000

Top Hat Plan Exemption
Pension & Welfare Benefits Administration
Room N-5644
US Department of Labor
200 Constitution Avenue NW
Washington, DC 20210

Re: Deferred Compensation Plan
Financial Institutions, Inc.
Employer ID# 16-0816610
220 Liberty Street
Warsaw, New York 14569

Gentlemen:

Please consider this notification that the above-mentioned plan has been terminated as of June 1999 and accrued benefits were paid out to plan participants and reported as taxable income for calendar year 1999.

Please update your records accordingly.

Sincerely,

Regina R. Colegrove
Vice President

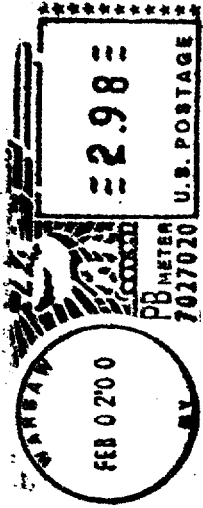
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MAIL

Financial Institutions, Inc.

220 LIBERTY STREET
PO BOX 227
WARSAW, NEW YORK 14568



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