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WSFS FINANCIAL CORP Form 8-K January 26, 2005

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

January 25, 2005 ______ Date of Report (Date of earliest event reported) WSFS Financial Corporation (Exact name of Registrant as specified in its Charter) 0-16668 Delaware 22-2866913 (State or other jurisdiction (SEC Commission -----(IRS Employer Identification of incorporation) File No.) Number) 838 Market Street, Wilmington, Delaware 19899 -----(Address of principal executive offices) (Zip Code) Registrant's telephone number, including area code: (302)792-6000 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

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:

- [] Written communications pursuant to Rule 425 under the Securities Act
- [] Soliciting material pursuant to Rule 14a-12 under the Exchange Act
- [] Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act
- [] Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act

WSFS FINANCIAL CORPORATION

INFORMATION TO BE INCLUDED IN REPORT

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Item 2.02 Results of Operation and Financial Condition

On January 25, 2005, the Registrant issued a press release to report earnings for the quarter ended December 31, 2004. A copy of the press release is furnished with this Form 8-K as an exhibit.

Item 9.01 Financial Statements, Pro Forma Financial
-----Information and Exhibits

(c) Exhibits:

99 Press Release dated January 25, 2005

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.

WSFS FINANCIAL CORPORATION

Date: January 26, 2005 By: /s/Stephen A. Fowle

Stephen A. Fowle

Chief Financial Officer