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)

Delaware (State or other jurisdiction (SEC Commission of incorporation)

0-16668 File No.)

_____ (IRS Employer Identification Number)

19899

(Zip Code)

22-2866913

838 Market Street, Wilmington, Delaware -----(Address of principal executive offices)

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 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

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