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WSFS FINANCIAL CORP  
Form 8-K  
January 21, 2004

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)  
January 20, 2004

WSFS Financial Corporation

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(Exact name of Registrant as specified in its Charter)

Delaware	0-16668	22-2866913
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(State or other jurisdiction of incorporation)	(SEC Commission File No.)	(IRS Employer Identification Number)
 838 Market Street, Wilmington, Delaware		19899
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(Address of principal executive offices)		(Zip Code)

Registrant's telephone number, including area code: (302) 792-6000  
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Not Applicable

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(Former name or former address, if changed since last Report)

WSFS FINANCIAL CORPORATION

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INFORMATION TO BE INCLUDED IN REPORT  
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Item 7. Financial Statements, Pro Forma Financial  
Information and Exhibits  
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(c) Exhibits:

99.1 Press Release dated January 20, 2004

Item 12. Results of Operations and Financial Condition  
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On January 20, 2004, the Registrant issued a press release to report earnings for the quarter ended December 31, 2003. A copy of the press release is furnished with this Form 8-K as an exhibit.

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 20, 2004

By: /s/ Mark A. Turner

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Mark A. Turner  
Chief Operating Officer/  
Chief Financial Officer