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WSFS FINANCIAL CORP  
Form 8-K  
July 20, 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

July 19, 2005

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Date of Report  
(Date of earliest event reported)

WSFS Financial Corporation  
-----  
(Exact name of Registrant as specified in its Charter)

|   |                              |  |
|---|------------------------------|--|
| Delaware  | 0-16668                      | 22-2866913                                 |
| -----   | -----                        | -----                                      |
| (State or other jurisdiction<br>of incorporation)                 | (SEC Commission<br>File No.) | (IRS Employer<br>Identification<br>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

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(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  
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Item 2.02 Results of Operation and Financial Condition  
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On July 19, 2005, the Registrant issued a press release to report earnings for the quarter ended June 30, 2005. 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  
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(c) Exhibits:

99 Press Release dated July 19, 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: July 20, 2005

By: /s/Stephen A. Fowle  
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Stephen A. Fowle  
Chief Financial Officer