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WSFS FINANCIAL CORP  
Form 8-K  
October 23, 2003

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)  
October 21, 2003

WSFS Financial Corporation

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

Delaware  
-----  
(State or other jurisdiction  
of incorporation)

0-16668  
-----  
(SEC Commission  
File No.)

22-2866913  
-----  
(IRS Employer  
Identification  
Number)

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

19899  
-----  
(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

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 October 21, 2003

Item 12. Results of Operations and Financial Condition

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On October 21, 2003, the Registrant issued a press release to report earnings for the quarter ended September 30, 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: October 22, 2003

By: /s/ Marvin N. Schoenhals

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Marvin N. Schoenhals  
Chairman and President