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WSFS FINANCIAL CORP  
Form 8-K  
July 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)  
July 22, 2003

WSFS Financial Corporation

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(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

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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 July 22, 2003

Item 9. Regulation FD Disclosure  
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Information under this Item 9 is being provided pursuant to Item 12 -  
Results of Operations and Financial Condition in accordance with Release No.  
34-47583. On July 22, 2003, the Registrant issued a press release to report  
earnings for the quarter ended June 30, 2003. A copy of the press release is  
furnished with this Form 8-K as an exhibit.

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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 23, 2003

By: /s/Mark A. Turner

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Mark A. Turner  
Chief Operating Officer  
Chief Financial Officer