WSFS FINANCIAL CORP

Reminder: Report on a separate line for each class of

securities beneficially owned directly or indirectly.

Form 5

February 10, 2005

OMB APPROVAL FORM 5 **OMB** UNITED STATES SECURITIES AND EXCHANGE COMMISSION 3235-0362 Number: Washington, D.C. 20549 Check this box if January 31, Expires: no longer subject 2005 to Section 16. Estimated average ANNUAL STATEMENT OF CHANGES IN BENEFICIAL Form 4 or Form burden hours per 5 obligations OWNERSHIP OF SECURITIES response... 1.0 may continue. See Instruction Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, 1(b). Form 3 Holdings Section 17(a) of the Public Utility Holding Company Act of 1935 or Section Reported 30(h) of the Investment Company Act of 1940 Form 4 Transactions Reported 1. Name and Address of Reporting Person * 2. Issuer Name and Ticker or Trading 5. Relationship of Reporting Person(s) to Issuer TURNER MARK A Symbol WSFS FINANCIAL CORP [WSFS] (Check all applicable) 3. Statement for Issuer's Fiscal Year Ended (Last) (First) (Middle) (Month/Day/Year) Director 10% Owner Other (specify X _ Officer (give title 12/31/2004 below) below) C/O WSFS FINANCIAL **Chief Operating Officer** CORP, Â 838 MARKET STREET (Street) 4. If Amendment, Date Original 6. Individual or Joint/Group Reporting Filed(Month/Day/Year) (check applicable line) WILMINGTON, DEÂ 19801 _X_ Form Filed by One Reporting Person Form Filed by More than One Reporting (City) (State) (Zip) Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned 1. Title of 2. Transaction Date 2A. Deemed 3. 4. Securities Acquired 5. Amount of 7. Nature of Transaction Indirect Security (Month/Day/Year) Execution Date, if (A) or Disposed of (D) Securities Ownership (Instr. 3) Code (Instr. 3, 4 and 5) Beneficially Form: Direct Beneficial (Month/Day/Year) (Instr. 8) Owned at end (D) or Ownership Indirect (I) (Instr. 4) of Issuer's Fiscal Year (Instr. 4) (A) (Instr. 3 and or Price Amount (D) Common Â Â Â Â Â Â Â 7,780 D Stock Common 1,609.61 12/31/2004 Â $\mathbf{J}(1)$ A \$0 9,351.88 I 401K Stock Common Â Â Â Â Â Â 2,500 I **IRA** Stock

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SEC 2270

(9-02)

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Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

1. Title of	2.	3. Transaction Date		4.	5.	6. Date Exerc		7. Title		8. Price of	
Derivative	Conversion	(Month/Day/Year)	Execution Date, if	Transaction	Number	Expiration D	ate	Amoun		Derivative	
Security	or Exercise		any	Code	of	(Month/Day/	Year)	Underly	ing	Security	
(Instr. 3)	Price of		(Month/Day/Year)	(Instr. 8)	Derivative	•	Securities	(Instr. 5)			
	Derivative				Securities			(Instr. 3	and 4)		
	Security				Acquired						
	,				(A) or						
					Disposed						
					of (D)						
					(Instr. 3,						
					4, and 5)						
					4, and 3)						
								A	Amount		
						Data	Evaluation	O	r		
						Date Expiration Exercisable Date	Expiration	Title N	Number		
							Date	O	of		
					(A) (D)			S	hares		

Reporting Owners

Reporting Owner Name / Address	Relationships						
reporting of their remains of remainess	Director	10% Owner	Officer	Othe			
TURNER MARK A C/O WSFS FINANCIAL CORP	•	•	î gu a a a a a a a a a	^			
838 MARKET STREET	Α	Α	Chief Operating Officer	Α			
WILMINGTON, DE 19801							

Signatures

/s/Mark A.
Turner

**Signature of Reporting Person

Date

Explanation of Responses:

- * If the form is filed by more than one reporting person, see Instruction 4(b)(v).
- ** Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).
- (1) Acquired throughout the year via the Company's 401K plan.

Note: File three copies of this Form, one of which must be manually signed. If space provided is insufficient, *see* Instruction 6 for procedure. Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.

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