

WSFS FINANCIAL CORP  
Form SC 13G  
February 09, 2007

**SECURITIES AND EXCHANGE COMMISSION**

WASHINGTON, DC 20549

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**SCHEDULE 13G**

**(Rule 13d-102)**

**INFORMATION TO BE INCLUDED IN STATEMENTS FILED PURSUANT  
TO RULES 13d-1(b), (c), AND (d) AND AMENDMENTS THERETO FILED  
PURSUANT TO RULE 13d-2(b)**

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**WSFS FINANCIAL CORPORATION**

*( NAME OF ISSUER )*

**COMMON STOCK**

*(Title of Class of Securities)*

**929328102**

(CUSIP Number)

**DECEMBER 29,2006**

*(Date of Event Which Requires Filing of this Statement)*

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Check the appropriate box to designate the rule pursuant to which this Schedule is filed:

X Rule 13d-1 (b)

Rule 13d-1 (c)

Rule 13d-1 (d)

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**CUSIP No.**  
**929328102**

**13G**

Page 1 of 3 pages

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1. Names of JPMorgan Chase & Co.  
reporting persons

I.R.S. IDENTIFICATION NO. OF ABOVE PERSONS 13-2624428  
(ENTITIES ONLY)

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2.

(a)

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CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP\*

(b)

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3. SEC USE ONLY

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4. CITIZENSHIP OR PLACE OF ORGANIZATION

Delaware

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<i>NUMBER OF</i>	5.	SOLE VOTING POWER	338,490
<i>SHARES</i>			
<i>BENEFICIALLY</i>	6.	SHARED VOTING POWER	0
<i>OWNED BY</i>			
<i>EACH</i>	7.	SOLE DISPOSITIVE POWER	343,590
<i>REPORTING</i>			
<i>PERSON WITH</i>	8.	SHARED DISPOSITIVE POWER	0

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9. AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON

347,690

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10. CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (9)  
EXCLUDES  
  
CERTAIN SHARES

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11. PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW  
(9)  
  
5.2%

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12. TYPE OF REPORTING PERSON\* HC

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**Item**      **Name of Issuer:**  
**1(a).**

WSFS FINANCIAL CORPORATION

**Item**      **Address of Issuer's Principal**  
**1(b).**      **Executive Offices:**

838 MARKET STREET

WILMINGTON, DELAWARE 19801

**Name of Person Filing:**

**Item  
2(a).**

JPMorgan Chase & Co.

**Item           Address of Principal Business Office  
2(b) .           or, if None, Residence:**

270 PARK AVE

NEW YORK, NY 10017

**Item           Citizenship  
2(c) .**

Delaware

**Item           Title of Class of Securities:  
2(d) .**

COMMON STOCK

Unless otherwise noted, security being reported  
is common stock

**Item           CUSIP                   929328102  
2(e) .           Number:**

**Item 3   If this Statement is Filed Pursuant  
to Rule 13d-1(b), or 13d-2(b)**

**Or (c), Check Whether the Person  
Filing is a :**

- (a)           Broker or dealer registered under Section 15  
              of the Exchange Act;
- (b)           Bank as defined in Section 3(a)(6) of the  
              Exchange Act;

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- (c) Insurance company as defined in Section 3(a)(19) of the Exchange Act;
- (d) Investment company registered under Section 8 of the Investment Company Act;
- (e) An investment adviser in accordance with Rule 13d-1(b)(1)(ii)(E);
- (f) An employee benefit plan or endowment fund in accordance with Rule 13d-1(b)(1)(ii)(F);
- (g)  A parent holding company or control person in accordance with Rule 13d-1(b)(1)(ii)(G);
- (h) A savings association as defined in Section 3(b) of the Federal Deposit Insurance Act;
- (i) A church plan that is excluded from the definition of an Investment company under Section 3(c)(14) of the Investment Company act;
- (j) Group, in accordance with Rule 13d-1(b)(1)(ii)(J).

If this statement is filed pursuant to Rule 13d-1(b), check this box.

**Item 4. Ownership**

Provide the following information regarding the aggregate number and

Percentage of the class of securities of issuer identified in Item 1.

(a) Amount beneficially owned: 347,690

Including 0 shares where there is a Right to Acquire.

(b) Percent of class: 5.2%

(c) Number of shares as to which such person has:

(i) Sole power to vote or to direct the vote: 338,490

(ii) Shared power to vote or to direct the vote: 0

(iii) Sole power to dispose or to direct the disposition of: 343,590

(iv) Shared power to dispose or to direct the disposition of: 0

**Item 5. Ownership of Five Percent or Less of a Class. NOT APPLICABLE**

If this statement is being filed to report the fact that as of the date

hereof the reporting person has ceased to be the beneficial owner of more

than five percent of the class of securities, check the following. ( )

**Item 6. Ownership of More than Five Percent  
on Behalf of Another Person.**

JPMorgan Chase & Co. is the beneficial owner of 347,690  
shares of the

issuer's common stock on behalf of other persons known to  
have one or more of

the following:

the right to receive dividends for such  
securities;

the power to direct the receipt of dividends from  
such securities;

the right to receive the proceeds from the sale of  
such securities;

the right to direct the receipt of proceeds from  
the sale of such securities;

No such person is known to have an interest in more than 5%  
of the class of

securities reported herein unless such person is identified  
below.

**Item 7. Identification and Classification of  
the Subsidiary Which Acquired the  
Security being reported on by the  
Parent Holding Company.**

This notice is filed on behalf of JPMorgan  
Chase & Co. and its wholly owned

Subsidiary (ies),



JPMorgan Chase Bank, National Association

J.P. Morgan Investment Management Inc.

JPMorgan Investment Advisors Inc.

**Item 8. Identification and Classification of Members of the Group.**

Not Applicable

**Item 9. Notice of Dissolution of Group.**

Not Applicable

**Item 10. Certifications**

By signing below I certify that, to the best of my knowledge and belief,

the securities referred to above were not acquired and are not held for the

purpose of or with the effect of changing or influencing the control of the

issuer of the securities and were not acquired and are not held in connection

with or as a participant in any transaction having that purpose or effect.

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Page 3 of 3 pages

SIGNATURE

After reasonable inquiry and to the best of my knowledge and belief, I certify that the

information set forth in this statement is true, complete and correct.

Dated: FEBRUARY  
9, 2007

JPMorgan Chase & Co.

By: /s/ Margaret R. Rubin

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Margaret R. Rubin

Corporate Compliance

The original statement shall be signed by each person on whose behalf the statement

is filed or his authorized representative. If the statement is signed on behalf of

a person by his authorized representative (other than an executive officer or general

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partner of the filing person), evidence of the representative's authority to sign on

behalf of such person shall be filed with the statement, provided, however, that a

power of attorney for this purpose which is already on file with the commission may

be incorporated by reference. The name and any title of each person who signs the

the statement shall be typed or printed beneath his signature.

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