

OMB APPROVAL	
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Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934 or Section 30(h) of the Investment Company Act of 1940

1. Name and Address of Reporting Person* <u>Cuddy Gerard P</u> (Last) (First) (Middle) <u>C/O WSFS FINANCIAL CORPORATION</u> <u>500 DELAWARE AVE.</u> (Street) <u>WILMINGTON DE 19801</u> (City) (State) (Zip)	2. Issuer Name and Ticker or Trading Symbol <u>WSFS FINANCIAL CORP [WSFS]</u>	5. Relationship of Reporting Person(s) to Issuer (Check all applicable) <input checked="" type="checkbox"/> Director 10% Owner Officer (give title below) Other (specify below)
	3. Date of Earliest Transaction (Month/Day/Year) <u>03/01/2019</u>	
4. If Amendment, Date of Original Filed (Month/Day/Year)		

Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned

1. Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transaction Code (Instr. 8)		4. Securities Acquired (A) or Disposed Of (D) (Instr. 3, 4 and 5)			5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)
			Code	V	Amount	(A) or (D)	Price			
Common Stock	03/01/2019		A		16,779	A	(1)	16,779	D	
Common Stock	03/01/2019		A		1,868	A	(2)	18,647	D ⁽³⁾	
Common Stock	03/01/2019		A		4,218	A	(4)	22,865	D ⁽³⁾	
Common Stock	03/01/2019		A		50,015	A	(5)	72,880	D ⁽³⁾	
Common Stock	03/01/2019		A		5,017	A	(6)	77,897	D ⁽³⁾	
Common Stock	03/01/2019		A		6,750	A	(7)	84,647	D ⁽³⁾	
Common Stock	03/01/2019		A		6,985	A	(8)	6,985	I	By IRA
Common Stock	03/01/2019		A		9,365	A	(9)	9,365	I	by KSOP

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

1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transaction Code (Instr. 8)		5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)	6. Date Exercisable and Expiration Date (Month/Day/Year)		7. Title and Amount of Securities Underlying Derivative Security (Instr. 3 and 4)	8. Price of Derivative Security (Instr. 5)	9. Number of derivative Securities Beneficially Owned Following Reported Transaction(s) (Instr. 4)	10. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	11. Nature of Indirect Beneficial Ownership (Instr. 4)
				Code	V		Date Exercisable	Expiration Date					

Explanation of Responses:

- Received in exchange for 55,689 shares of Beneficial Bancorp, Inc. ("Beneficial") common stock in connection with the merger of Beneficial with and into WSFS Financial Corporation ("WSFS") effective March 1, 2019 (the "Merger"). At the effective time of the Merger at 12:01 a.m. on March 1, 2019 (the "Effective Time"), each outstanding share of Beneficial common stock converted into the right to receive 0.3013 shares of WSFS common stock and \$2.93 in cash (the "Merger Consideration"). On February 28, 2019, the last trading day before the Effective Time, the closing price of Beneficial's common stock was \$16.12 per share and the closing price of WSFS' common stock was \$43.28 per share. All fractional share holdings were paid in cash.
- Received in exchange for 6,200 shares of Restricted Stock VIII of Beneficial in connection with the Merger. At the Effective Time, each award in respect of a share of Beneficial common stock subject to vesting, repurchase or other lapse restriction granted under a Beneficial stock plan other than a stock option (a "Beneficial Restricted Stock Award") fully vested (with any applicable performance-based vesting conditions applicable to such Beneficial Restricted Stock Award deemed to have been fully achieved) and canceled and converted into the right to receive the Merger Consideration. On February 28, 2019, the last trading day before the Effective Time, the closing price of Beneficial's common stock was \$16.12 per share and the closing price of WSFS' common stock was \$43.28 per share. All fractional share holdings were paid in cash.
- In connection with the Merger, shares of Restricted Stock previously held in trust for the benefit of Mr. Cuddy will be converted into shares of WSFS common stock, to be held directly by him.
- Received in exchange for 14,000 shares of Restricted Stock IX of Beneficial in connection with the Merger. At the Effective Time, each Beneficial Restricted Stock Award fully vested (with any applicable performance-based vesting conditions applicable to such Beneficial Restricted Stock Award deemed to have been fully achieved) and canceled and converted into the right to receive the Merger Consideration. On February 28, 2019, the last trading day before the Effective Time, the closing price of Beneficial's common stock was \$16.12 per share and the closing price of WSFS' common stock was \$43.28 per share. All fractional share holdings were paid in cash.

5. Received in exchange for 166,000 shares of Restricted Stock X of Beneficial in connection with the Merger. At the Effective Time, each Beneficial Restricted Stock Award fully vested (with any applicable performance-based vesting conditions applicable to such Beneficial Restricted Stock Award deemed to have been fully achieved) and canceled and converted into the right to receive the Merger Consideration. On February 28, 2019, the last trading day before the Effective Time, the closing price of Beneficial's common stock was \$16.12 per share and the closing price of WSFS' common stock was \$43.28 per share. All fractional share holdings were paid in cash.

6. Received in exchange for 16,652 shares of Restricted Stock XI of Beneficial in connection with the Merger. At the Effective Time, each Beneficial Restricted Stock Award fully vested (with any applicable performance-based vesting conditions applicable to such Beneficial Restricted Stock Award deemed to have been fully achieved) and canceled and converted into the right to receive the Merger Consideration. On February 28, 2019, the last trading day before the Effective Time, the closing price of Beneficial's common stock was \$16.12 per share and the closing price of WSFS' common stock was \$43.28 per share. All fractional share holdings were paid in cash.

7. Received in exchange for 22,406 shares of Restricted Stock XII of Beneficial in connection with the Merger. At the Effective Time, each Beneficial Restricted Stock Award fully vested (with any applicable performance-based vesting conditions applicable to such Beneficial Restricted Stock Award deemed to have been fully achieved) and canceled and converted into the right to receive the Merger Consideration. On February 28, 2019, the last trading day before the Effective Time, the closing price of Beneficial's common stock was \$16.12 per share and the closing price of WSFS' common stock was \$43.28 per share. All fractional share holdings were paid in cash.

8. Received in exchange for 23,185 shares of Beneficial common stock in connection with the Merger. At the Effective Time, each outstanding share of Beneficial common stock converted into the right to receive the Merger Consideration. On February 28, 2019, the last trading day before the Effective Time, the closing price of Beneficial's common stock was \$16.12 per share and the closing price of WSFS' common stock was \$43.28 per share. All fractional share holdings were paid in cash.

9. Received in exchange for 31,084 shares of Beneficial common stock in connection with the Merger. At the Effective Time, each outstanding share of Beneficial common stock converted into the right to receive the Merger Consideration. On February 28, 2019, the last trading day before the Effective Time, the closing price of Beneficial's common stock was \$16.12 per share and the closing price of WSFS' common stock was \$43.28 per share. All fractional share holdings were paid in cash.

Remarks:

/s/ Gerard P. Cuddy by Charles K. Mosher, Attorney-in-Fact 03/05/2019

** Signature of Reporting Person Date

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

* 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).

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, see Instruction 6 for procedure.

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB Number.

POWER OF ATTORNEY

The undersigned does hereby nominate, constitute and appoint Charles K. Mosher the undersigned's true lawful attorney and agent to do any and all things and execute and file any and all instruments which said attorneys and agents, or any of them, may deem necessary or advisable to enable the undersigned (in the undersigned's individual capacity or in any other capacity) to comply with the Securities Exchange Act of 1934 (the "34 Act") and the Securities Act of 1933 (the "33 Act") and any requirements of the Securities and Exchange Commission (the "SEC") in respect thereof, in connection with the preparation, execution and/or filing of

(i) any report or statement of beneficial ownership or changes in beneficial ownership of securities of WSFS Financial Corporation, a Delaware corporation (the "Company"), that the undersigned (in the undersigned's individual capacity or in any other capacity) may be required to file pursuant to Section 16(a) of the 34 Act, including any report or statement on Form 3, Form 4 or Form 5, or to any amendment thereto, (ii) any report or notice required under Rule 144 of the 33 Act, including Form 144, or any amendment thereto, and (iii) any and all other documents or instruments that may be necessary or desirable in connection with or in furtherance of any of the foregoing, including Form ID, or any amendments thereto, and any other documents necessary or appropriate to obtain codes and passwords enabling the undersigned to make electronic filings with the SEC of reports required pursuant to Section 16(a) of the 34 Act or any rule or regulation of the SEC, such power and authority to extend to any form or forms adopted by the SEC in lieu of or in addition to any of the foregoing and to include full power and authority to sign the undersigned's name in his or her individual capacity or otherwise, hereby ratifying and confirming all that said attorneys and agents, or any of them, shall do or cause to be done by virtue thereof. This authorization shall supersede all prior authorizations to act for the undersigned with respect to securities of the Company in such matters, which prior authorizations are hereby revoked, and shall remain in effect until revoked by the undersigned in a signed writing delivered to the foregoing attorneys in fact.

IN WITNESS WHEREOF, I have hereunto set my hand this 1st day of March, 2019.

/s/Gerard P Cuddy