



# 2025

## Community Impact Report

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**WSFS bank**  
*We Stand For Service®*



A WSFS COMPANY

**WSFS** | CARES  
Foundation

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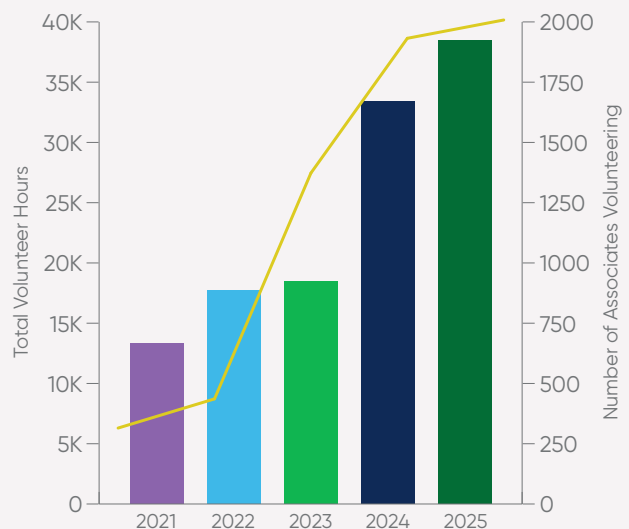
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## About This Report

The 2025 WSFS Community Impact Report outlines the community investment and engagement efforts of WSFS Bank and the WSFS CARES Foundation during the past year. It highlights how targeted grantmaking, volunteer service, and long term partnerships support priority community needs across WSFS’ footprint.

This report includes an overview of annual and multi-year funding, grants by pillar and geography, and selected nonprofit partner profiles that illustrate the outcomes of these effort, providing a comprehensive view of WSFS’ approach to community impact and corporate citizenship.

**VOLUNTEER HOURS AND ASSOCIATE PARTICIPATION BY YEAR**



	Volunteer Hours	# of Associates Volunteering
2021	13,303	315
2022	17,709	436
2023	18,526	1,373
2024	33,411	1,932
2025	38,473	2,008

# A Message from Community Impact Leadership

At WSFS, our commitment to shared prosperity is grounded in the belief that strong communities are built through partnership, service, and sustained investment. Each year, we work alongside nonprofit organizations, community leaders, and neighbors to support efforts that expand opportunity and help individuals and families thrive.

In 2025, WSFS Bank and the WSFS CARES Foundation invested more than \$3.4 million in community programs and services across our footprint. Through these grants, we supported children and families, expanded access to education, strengthened neighborhoods, supported small businesses, and helped address essential needs throughout the region.

The WSFS CARES Foundation advances this work through philanthropic investments designed to deliver meaningful, measurable impact. In addition to annual grantmaking, we continued to honor multi-year commitments totaling more than \$1 million across 28 nonprofit partners. These longer term investments provide organizations with greater stability and flexibility, enabling them to plan, grow, and respond more effectively to evolving community needs. By working closely with trusted partners, we are able to focus on outcomes that support long term strength and resilience.

WSFS Associates play a critical role in bringing this commitment to life. Each year, we are inspired by their dedication to the communities we serve across the Greater Philadelphia and Delaware region. Volunteerism is deeply embedded in our culture, and our Associates consistently demonstrate that service is not simply an activity, but a reflection of our values. From mentoring students and supporting nonprofit partners to lending a hand at community events, their efforts strengthen the impact of our investments.

Financial education also remains a cornerstone of our community engagement. As financial stewards and neighbors, we recognize the importance of equipping individuals at every stage of life with the tools and confidence needed to make informed financial decisions. Through programs for children, teens, and adults, WSFS Associates deliver practical, hands on education in budgeting, saving, money management, and long term financial planning.

As you read this Impact Report, we hope you share the pride we feel in the collective achievements represented in these pages. This progress is made possible by the collaboration, generosity, and commitment of our Associates, nonprofit partners, and community stakeholders.

Together, we are creating positive, lasting change and helping build stronger, more connected communities. Thank you for your continued partnership and support.

Senior Vice President  
Director of Community  
Strategy



Senior Vice President  
Chief Community Impact  
Officer

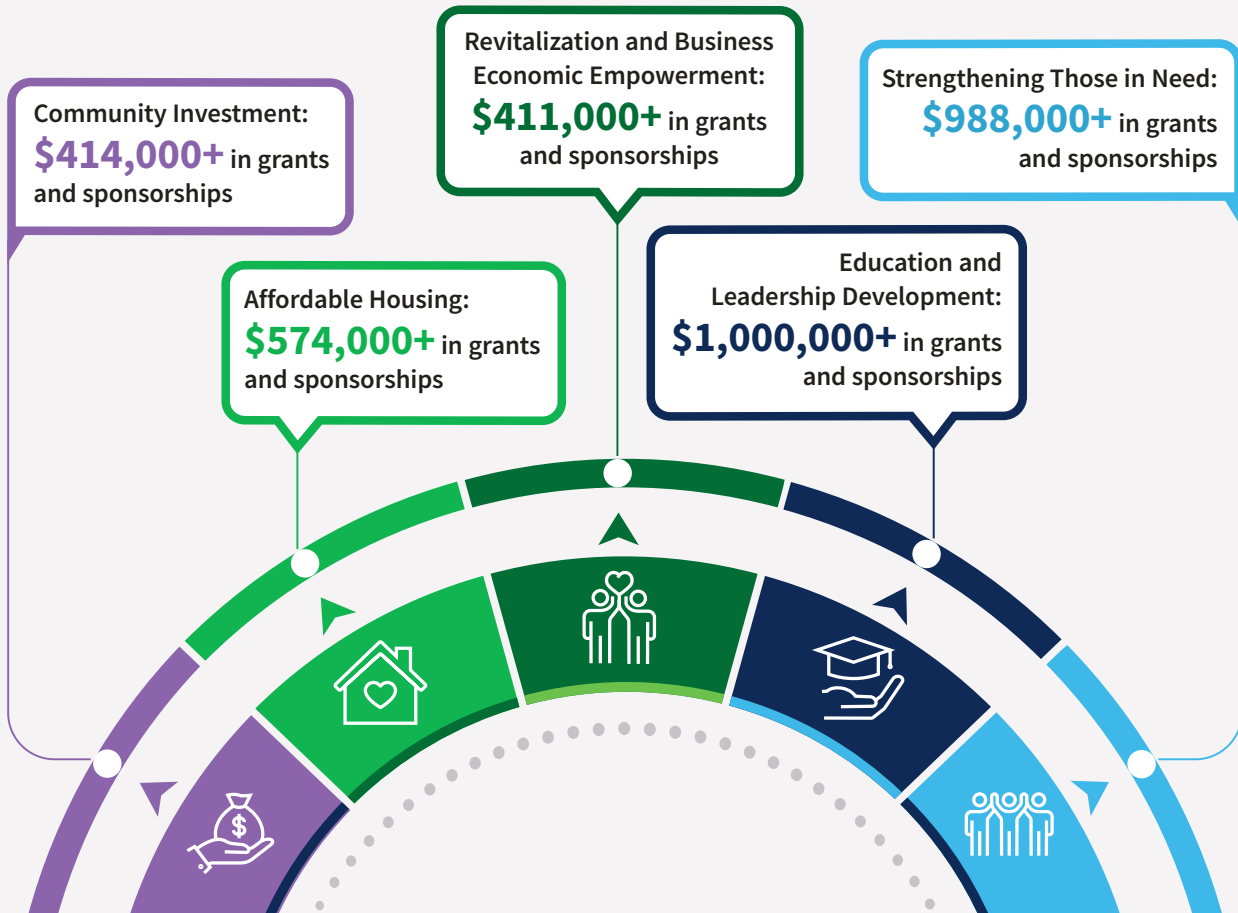


Senior Vice President  
Director of Community  
Reinvestment



# 2025 Highlights

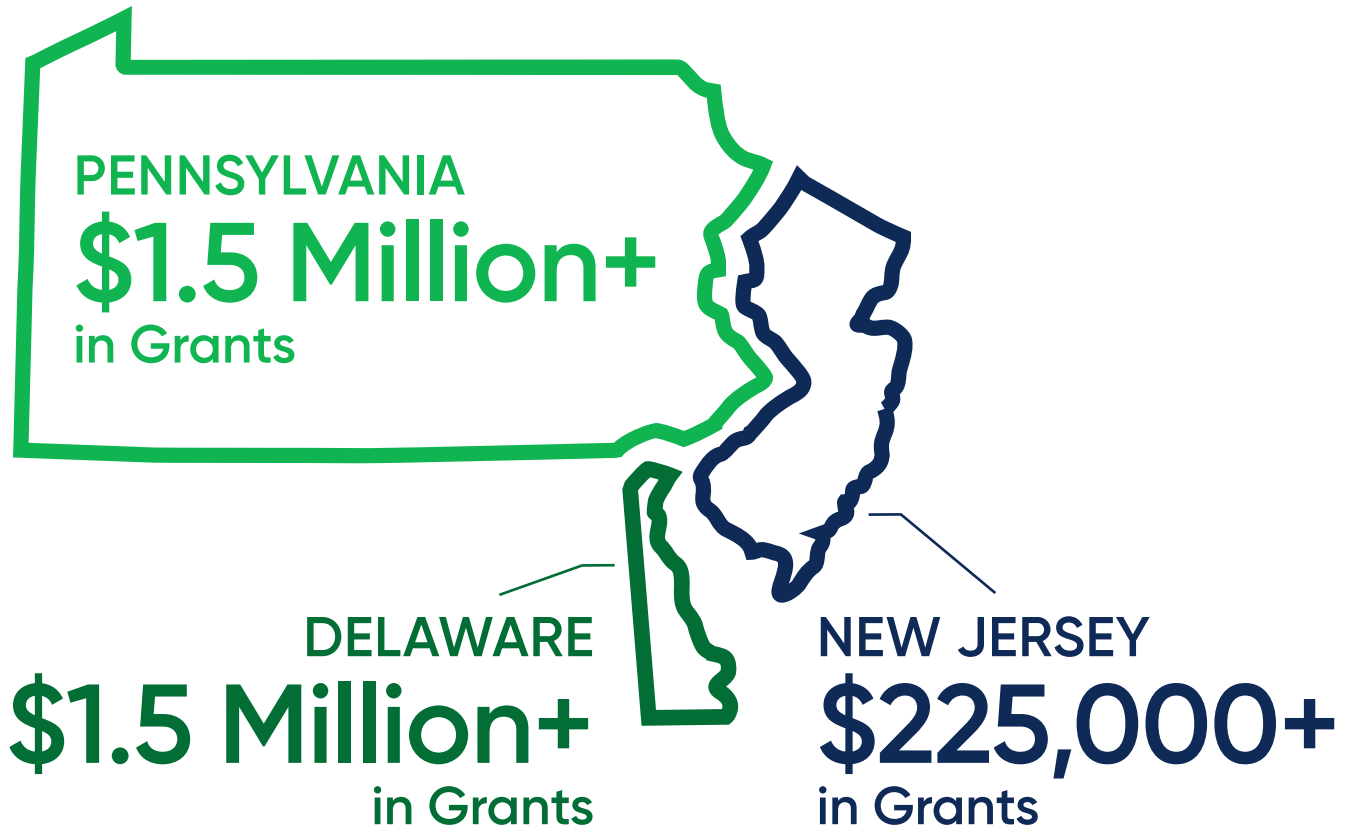
## \$3.4 MILLION in WSFS CARES Foundation grants and corporate contributions



### Multi-Year Commitments by Pillar

Pillar	Amount	Organizations
Community Investment	\$75,000	2
Affordable Housing	\$188,000	6
Revitalization and Business Economic Empowerment	\$183,000	3
Education and Leadership Development	\$498,000	12
Strengthening Those in Need	\$135,000	5
<b>Total</b>	<b>\$1,079,000</b>	<b>28</b>

# 2025 Highlights



## Grants by State

Delaware	\$1.5 Million+	47%
Pennsylvania	\$1.5 Million+	46%
New Jersey	\$225,000+	7%
<b>Total</b>	<b>\$3.4 Million</b>	<b>100%</b>

## Multi-Year Commitments by State

Delaware	\$820,000+
Pennsylvania	\$200,000+
New Jersey	\$50,000+
<b>Total</b>	<b>\$1 Million+</b>

# 2025 Highlights



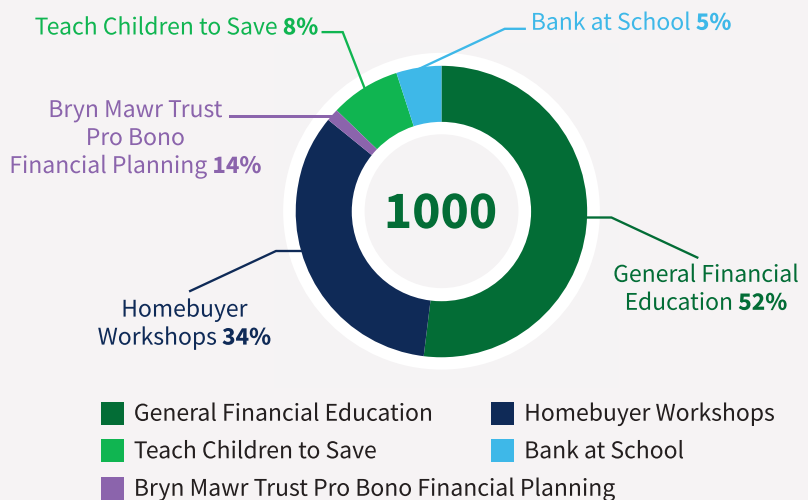
## 2025 We Stand For Service Day



## Financial Education 1000 HOURS

of Associate led programs focused on financial education, pro bono wealth planning, and first time homebuyer support.

### 2025 WSFS Volunteer Hours: Financial Education, Homeowners Workshops, and Pro Bono Hours



\*Based on the estimated national value of a volunteer hour by the Independent Sector and the Do Good Institute at the University of Maryland as of April 23, 2025.

# 2025 Highlights

## \$56 Million+

in Community Development Loans with a special emphasis on loans to support affordable housing, creating 860+ new affordable housing units in 2025

## \$80 Million+

in Small Business Administration Loans

## \$71 Million+

in Community Development Investments

- **\$41 Million+** in CRA mortgage-backed security investments
- **\$28 Million+** Low Income Housing Tax Credit (LIHTC) Fund investment
- **\$2 Million** Minority or Women-Owned Bank investment
- **\$50,000+** Low-Income Credit Union Bank investment

### WSFS Mortgage Neighborhood Opportunity Program:

- **\$22.7 million+** in mortgages originated
- **89** qualifying homebuyers

### WSFS Down Payment Grant Program:

- **\$935,000+** in grants provided
- **\$42.1 million+** in mortgages originated
- **217** low-and-moderate income homebuyers in underserved markets

### FHLBank Pittsburgh First Front Door Program:

- **\$1.6 million+** in grants provided
- **\$20.7 million+** in mortgages originated
- **105** low-to-moderate income homebuyers

### Philadelphia Land Bank Turn The Key Program:

- **\$18.8 million+** in mortgages originated
- **96** low-to-moderate income first-time homebuyers

# Community Investment

## Spotlight: Reach Riverside

DELAWARE | 2025-2027 | **\$150,000\*** GRANT

\*\$50,000 per year over a three year period.

### The Challenge

Many families in Wilmington face barriers to economic stability driven by limited access to quality education, living wage employment, healthcare, and wealth building opportunities. These challenges are especially pronounced in historically under resourced neighborhoods, where families often juggle multiple jobs, caregiving responsibilities, and fixed incomes. As a result, students and families experience persistent gaps in opportunity that affect long term outcomes for youth.

### How WSFS Supported the Work

WSFS CARES funds supported the salaries of four student advocates implementing Reach Riverside's Goal Planning for Success (GPS) pilot program at EastSide Charter School. These Advocates serve as personal navigators for students and families, providing individualized academic and personal goal setting support and helping connect families to coordinated services.

The grant also supported early program planning and implementation, including engagement with Dalberg Global Development Advisors and the launch of a cross sector planning process alongside Reach Riverside partners.

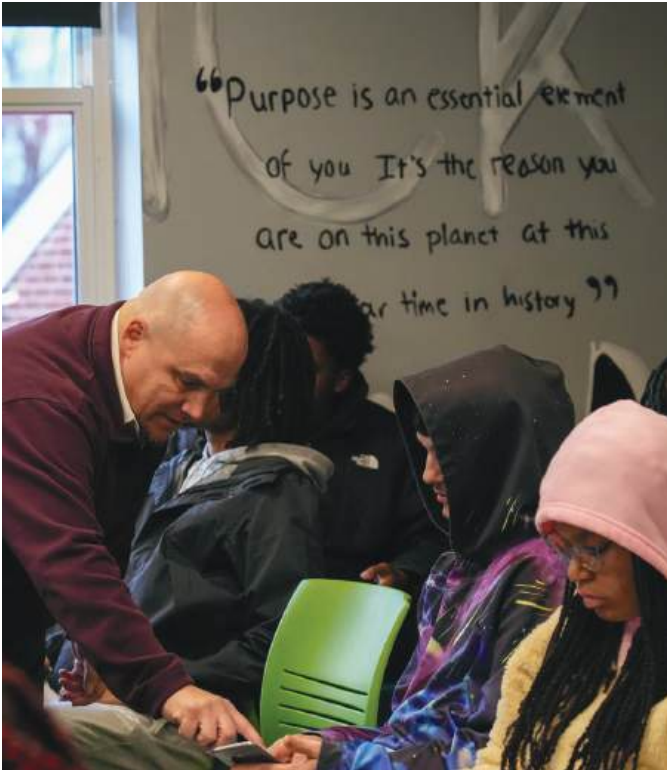
### Early Outcomes

Within the first two months of implementation, the GPS pilot demonstrated meaningful early results among 88 students and their families:

- Student attendance above 90% increased from 57% to 74%
- On-time attendance improved from 22% to 56%
- 100% of participating students set at least one academic or personal achievement goal

An additional early outcome includes integration of the GPS pilot with Kingswood Community Center's EMPOWER program, extending economic mobility supports to more than 190 neighborhood households. As part of the broader Riverside neighborhood transformation, GPS represents the first coordinated effort to intentionally connect families across multiple aligned services—strengthening collective impact and supporting a more holistic, family centered approach to long term stability and opportunity.





# Affordable Housing

## Community Reinvestment

Community Reinvestment (CRA) guides how WSFS supports the long term vitality of the areas we serve. Through community development, WSFS deploys CRA eligible loans, investments, and services to help ensure capital reaches low to moderate income individuals and communities where it can have the greatest impact.

CRA efforts are strengthened by the involvement of WSFS Associates, who contribute well beyond traditional banking roles. Through financial education, nonprofit board service, and direct engagement with community partners, Associates help translate regulatory requirements into practical, people centered outcomes.

Together, these efforts reflect WSFS' balanced approach to Community Reinvestment—meeting regulatory expectations while advancing meaningful, sustainable impact.

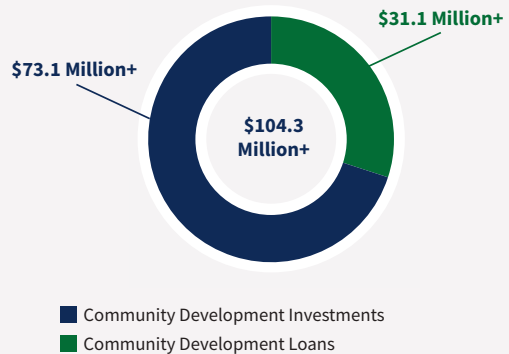
## WSFS Down Payment Grant Program

Expanding access to homeownership, this program provides up to \$5,000 in assistance to eligible income-restricted up to Area Median Income homebuyers purchasing homes in majority minority census tracts. The grant may be used toward closing costs—and in some cases a down payment—without requiring repayment or placing a lien on the property. By reducing upfront costs, the program helps remove barriers to homeownership and supports long term financial stability for families.

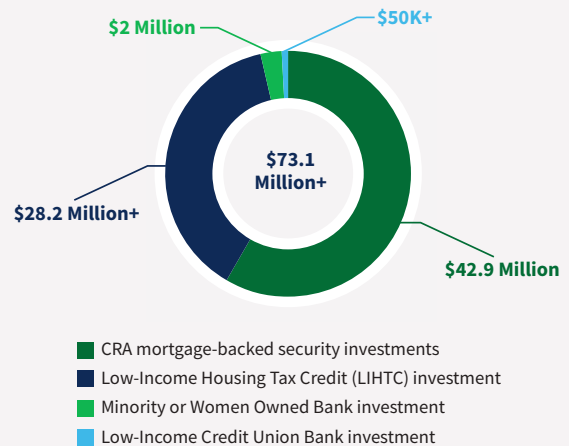
## Community Development Loans and Investments

WSFS Bank supports community development through CRA driven loans and investments that expand access to affordable housing, strengthen essential community services, and support small businesses and local entrepreneurs. These efforts provide capital for projects that revitalize neighborhoods, stabilize distressed areas, and support long term economic vitality in the communities we serve.

### Total Community Development Loans and Investments



### Community Development Investments



# Affordable Housing

## Spotlight: **Urban Resource Development Program**

**PENNSYLVANIA | 2025 | \$25,000 GRANT**

### The Challenge

Many seniors in communities of color face barriers to preserving and transferring homeownership across generations. Without access to legal guidance, home maintenance support, and financial education, issues such as deferred repairs, unclear titles, or unresolved deed and estate matters can jeopardize the successful transfer of home assets to family members—placing intergenerational wealth at risk.

URDC's Home Strong program was created to address these challenges by helping seniors protect the value of their homes and prepare for long term asset transfer.

### How WSFS Supported the Work

The WSFS CARES Foundation awarded URDC a \$25,000 grant, with 100% of funding applied to the Home Strong program. This support enabled URDC and its partner organizations to deliver education, assessments, legal assistance, and targeted home repairs for participating seniors—addressing both immediate housing needs and long term wealth preservation.

*"The Home Strong Information that was presented was so enlightening and the information shared was very valuable. I recommend this program to all seniors.*

*Thank you!"*

Ms. BB

### Impact to Date (Northwest Philadelphia)

- 52 seniors served
- 16 educational seminars
- 50 home assessments
- 52 title reviews
- 21 legal consultations addressing deeds, wills, and estate issues
- 79 home repairs completed with \$147,900 invested (up to \$2,500 per household)
- 80% increased readiness to transfer homes to heirs
- 3–5% average home value increase

Based on these results, Home Strong is estimated to have retained approximately \$1.4 million in wealth within northwest Philadelphia communities of color in 2025. Looking ahead, the program's planned expansion from 2026–2028 is projected to support more than \$8 million in additional wealth retention.

*"\$2500 in repairs is great, but they don't hold a candle to what I learned in the Home Strong seminars."*

Ms. VJ

# Revitalization and Business Economic Empowerment

## Spotlight: **Chester County Economic Development Corporation**

**PENNSYLVANIA | 2023–2025 | \$100,000 GRANT**

### The Challenge

Many small businesses face barriers accessing the affordable capital needed to grow, adapt operations, or recover from disruption. These challenges can limit business sustainability, reduce job creation, and restrict access to essential services—particularly in low to moderate income communities. CCEDC works to address these barriers by expanding access to financing and supporting entrepreneurs across multiple Pennsylvania counties.

### How WSFS Supported the Work

WSFS CARES funding was used as lending capital, alongside the State Small Business Credit Initiative (SSBCI), to finance small businesses operating in designated CDFI Investment Areas. The funds helped leverage additional capital and support businesses meeting SSBCI eligibility requirements.

WSFS funds supported three financing projects:

- \$33,333 toward a \$65,000 loan for a woman owned daycare facility in Delaware County
- \$25,000 toward a \$50,000 expansion loan for an online health supplement business in Chester County
- \$41,667 toward a \$130,000 financing package for a woman owned spa in Chester County

### Impact to Date

The WSFS supported loans provided working capital that helped small businesses stabilize operations and respond to community needs.

The Delaware County daycare had survived the pandemic but was struggling under the weight of an emergency loan. With WSFS funded financing, the business was able to ease cash flow pressures, repay existing debt, and adjust operations to offer flexible and non traditional childcare hours—supporting families in nearby low to moderate income communities.

Through these investments, WSFS CARES funding helped strengthen locally owned businesses that provide essential services, sustain employment, and contribute to long term economic stability.

# Revitalization and Business Economic Empowerment

## Spotlight: **Be Ready Community Development Corporation**

**DELAWARE | 2024-2025 | \$200,000 GRANT**

### The Challenge

Rising housing costs and a lack of affordable, accessible commercial space continue to limit economic opportunity in parts of Wilmington. These conditions make it difficult for families to secure stable housing and for small businesses to grow—slowing neighborhood revitalization and long term community stability.

Be Ready CDC works in Wilmington’s West Side neighborhoods to address these challenges through community driven development that combines affordable housing with economic opportunity.

### How WSFS Supported the Work

WSFS CARES Foundation funding supports Solomon’s Court II, a mixed use redevelopment project led by Be Ready CDC at the corner of 4th and Rodney Streets. Building on an initial phase already delivering affordable housing and commercial space, Phase II expands the project’s reach and impact. Construction on Solomon’s Court II began in June 2025 and is scheduled for completion by December 2026.

### Impact to Date

Once complete, Solomon’s Court II will deliver a combination of housing and commercial uses designed to support residents and locally owned businesses:

- 15 vacant properties revitalized and/or repurposed
- 12 units of affordable and accessible housing
- Approximately 4,000 square feet of ground floor commercial space to support small businesses

As part of a broader neighborhood revitalization effort, Solomon’s Court is intended to strengthen the Fourth Street corridor, support small business growth, and expand access to stable housing within a historically underserved area of Wilmington.



Solomon's Court II Ribbon Cutting



Messiah's Market

# Education and Leadership Development

## Spotlight: **Chester Charter Scholars Academy Foundation**

**PENNSYLVANIA | 2025 | \$30,000 GRANT**

### The Challenge

Students at CCSAF face significant challenges in math proficiency. In 2023, only 7.1% of students in grades 3–8 demonstrated proficiency on the Pennsylvania System of School Assessment (PSSA), compared to a state average of 42%.

Improving math outcomes is a strategic priority for the school, as early and sustained math intervention plays a critical role in addressing academic gaps and supporting long term student success—particularly for students from historically underserved and low income communities.

### How WSFS Supported the Work

The WSFS CARES Foundation awarded a \$30,000 grant to the CCSAF to expand math intervention supports across multiple grade levels. The funding strengthened early and ongoing math instruction by supporting targeted intervention strategies designed to meet students where they are academically and help build foundational math skills over time.

### Impact to Date

As a result of expanded math intervention efforts supported by WSFS funding, CCSAF recorded measurable improvement in student outcomes. The percentage of students demonstrating math proficiency on the PSSA increased from 7.1% in 2023 to 11.9% in 2024, representing a 68% year over year increase.

These gains reflect meaningful early progress and reinforce the importance of sustained investment in targeted academic supports.



# Education and Leadership Development

## Spotlight: **Delaware Business Roundtable Education Committee**

**DELAWARE | 2023–2025 | \$100,000 GRANT**

### The Challenge

Delaware continues to face challenges preparing students for long term success in college and the workforce. Addressing these gaps requires sustained coordination across education, business, and government to ensure learning pathways align with evolving workforce needs and expand access to opportunity statewide.

DBREC works to strengthen public education and career pathways by convening cross sector partners and advancing systems level strategies that reach students across Delaware.

### How WSFS Supported the Work

WSFS funding helped DBREC maintain momentum on long term priorities focused on early childhood access and career connected learning, supporting coordination, data driven planning, and statewide implementation.

### Impact to Date

Since 2019, DBREC’s work—supported in part by WSFS CARES—has contributed to measurable progress across early childhood access and career connected learning, strengthening pathways from prekindergarten through workforce entry.

### Early Childhood

- Expanded prekindergarten access by 200% for children ages 0–5
- Doubled state funding for early care and education
- Increased access to subsidized childcare by 40%, reducing costs for 75% of families

### Career Pathways

- Expanded participation from 19,000 to more than 34,800 students, representing approximately 75% of Delaware high school students<sup>1</sup>
- Launched a middle grade career exploration pilot reaching 8,100 students, more than 25% of middle school students statewide<sup>2</sup>
- Increased early postsecondary credit enrollment nearly fivefold (from 1,627 to 8,000+) and expanded accelerated apprenticeships to 1,000 students<sup>3</sup>
- Contributed to a 50%+ increase in industry recognized credentials and the nation’s fastest growth in dual enrollment<sup>4</sup>

<sup>1</sup>Delaware Pathways. Delaware Career and Technical Education (CTE) Annual Report 2022-2023.

<sup>2</sup>Rodel. Delaware Public Education At a Glance: 2025 Update. May 2025.

<sup>3</sup>Delaware Department of Education. Delaware State Report Card. Accessed November 26, 2025.

<sup>4</sup>John Fink, “High School Dual Enrollment Grows to 2.8 Million,” Community College Research Center.

# Education and Leadership Development

## Spotlight: Freire Charter School of Wilmington

DELAWARE | 2023–2025 | \$100,000 GRANT

### The Challenge

Freire was one of the few public high schools in the area without an onsite athletic center, creating barriers to student participation, school wide programming, and community engagement. Student athletes were required to practice and compete offsite, physical education classes were constrained by limited space, and the school had no single location large enough to bring the entire student body together.

### How WSFS Supported the Work

WSFS CARES funds supported construction of Freire’s \$5.3 million athletics and wellness center, helping convert a building adjacent to the school into a full service facility. The new center includes a full sized gymnasium, training room, locker rooms, and spectator seating, allowing athletic programs, physical education classes, and school wide gatherings to take place onsite.

### Impact to Date

Since opening, the athletic center has expanded access to interscholastic sports, strengthened physical education offerings, and contributed to increased student engagement. The percentage of students attending 90% or more of instructional days increased from 40.3% in 2023–2024 to 59.3% in 2024–2025, reflecting a 19 point gain.

Freire Wilmington also incorporated a laundry room offering free laundry services for students experiencing housing insecurity, along with showers and access to clean uniforms. These supports help remove practical barriers to attendance, promote dignity, and ensure students are able to fully participate in school life.

Together, these outcomes demonstrate how investment in shared infrastructure can support academic engagement, student wellbeing, and equity across the school community.



WSFS Bank’s Vernita Dorsey celebrates the ribbon cutting for the David W. Singleton Athletic Center in March 2024.



Freire Wilmington Class of 2024 graduate celebrates in their new athletic center.



The Freire Dragons on their new home court.

# Education and Leadership Development

## Spotlight: **Pathways to Success**

**DELAWARE | 2024-2025 | \$160,000 GRANT**

### The Challenge

The COVID 19 pandemic significantly increased the need for mental health support among high school students across Delaware. Many students continue to experience trauma, anxiety, and grief, making access to school based, culturally responsive mental health services essential to student wellbeing, academic progress, and long term success. Pathways to Success serves students in multiple Delaware high schools, including Cape Henlopen, Milford, Polytech, Seaford, and Sussex Tech.

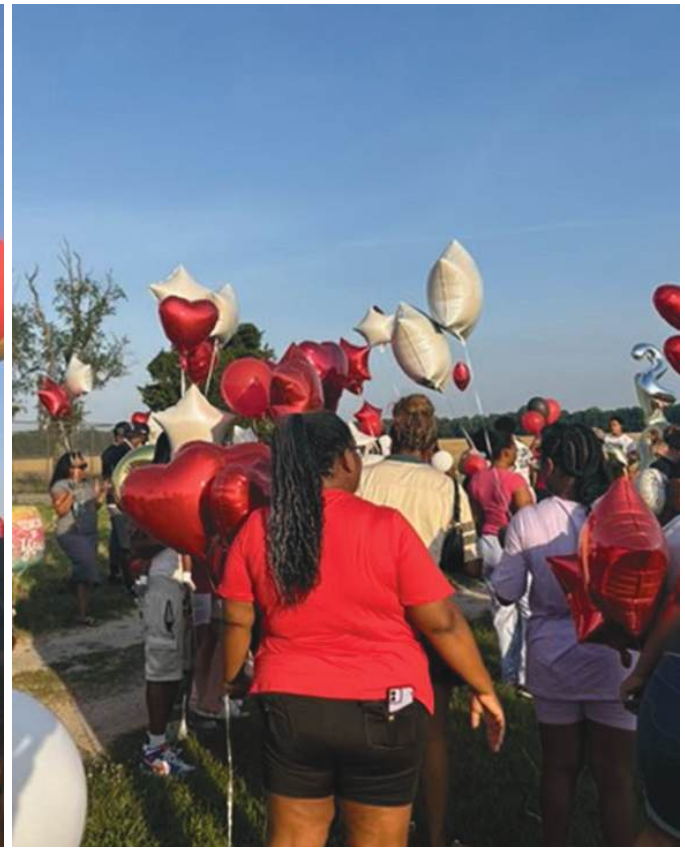
### How WSFS Supported the Work

WSFS CARES funding supported the delivery of school based mental health programming by Pathways, including a trauma baseline assessment for more than 100 low-to-moderate income (LMI) students. Findings from this assessment informed trauma programming across four school districts and strengthened Pathways' capacity to provide sustainable mental health services, with plans to expand into anxiety and depression research.

### Impact to Date

In 2025, Pathways to Success delivered comprehensive mental health services to 150 LMI students ages 14–21, including coping skills development, mental health education, and ongoing group and individual therapeutic support. Students participating in the program achieved a 98% graduation success rate, with 96% securing job placement or college enrollment, and some cohorts reaching placement rates as high as 98%.

Following the tragic loss of Cape Henlopen High School's AJ Mosley, Pathways responded quickly to support students, families, and the broader community. With WSFS' support, the organization partnered with school leaders, counselors, and community organizations to provide grief counseling, structured support groups, and trauma informed care. These efforts helped stabilize an entire school community during a period of acute loss, demonstrating the critical role that timely, well resourced mental health support can play during moments of crisis.



Sussex Tech Pathways to Success.

# Strengthening Those in Need

Through purpose driven service and partnership, WSFS supports individuals and families facing immediate challenges while helping build long term stability. Our Associates contribute time, expertise, and resources to community based efforts that expand access to essential services, promote financial wellbeing, and help ensure basic needs are met across our footprint. Together, these efforts reflect WSFS' commitment to responsible corporate citizenship and to creating shared value for the communities we serve.

## Annual Backpack Drive

Through the Annual Backpack Drive and additional community partnerships, WSFS helped distribute thousands of backpacks to students across the region. Working with nonprofit partners and local schools, these efforts ensured students had essential supplies to begin the school year ready to learn.



**3,000+**  
backpacks  
collected



# Strengthening Those in Need

## Annual Food Drive

The WSFS Food Drive united Associates, Clients, and community partners across our footprint to support neighbors experiencing food insecurity. Donations collected at WSFS banking offices were distributed through trusted nonprofit partners, including Sunday Breakfast Mission in Delaware and Sharing Excess in Philadelphia and New Jersey—helping ensure that nutritious food reached families across the communities we serve.



**DELAWARE**  
**55,600+**  
Pounds

**PENNSYLVANIA  
AND NEW JERSEY**

**7,700+**  
Pounds







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