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TO WHOM IT MAY CONCERN:

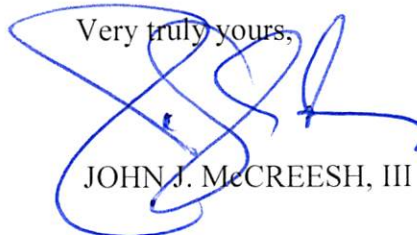
John Priole was my Relationship Manager for many years when he was employed by Beneficial Bank, and thereafter by WSFS Bank.

In my position as a practicing attorney a good Banker is an important asset. He is needed to open accounts, (Escrow, Estate, and Checking), watch and follow daily activities in the accounts, be available to answer real estate related activities. Further and foremost important he was available to answer questions and offer sound advice.

Many people think a Banker is just an order taker, but not John. He was a sounding board, never afraid to give advice, no matter how long it takes, and the advice was always thoughtful, knowledgeable and honest.

I would recommend John because he is intelligent, honest and professional, and he will always be a champion of his clients' interests.

Very truly yours,



JOHN J. McCREESH, III