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3 Penns Trail		
Newtown, Pennsylv	vania 18940	
Item 2(a)	Name of Person Filing	
	Third Federal Savings Bank	
	Employee Stock Ownership Plan	
Item 2(b)	Address of Principal Business Office:	Same as Item 1(b)
Item 2(c)	Citizenship:	Pennsylvania
Item 2(d)	Title of Class of Securities:	Common Stock
Item 2(e)	CUSIP Number:	872391 10 7

Item 3	Check whether the person filing is a:			
Item 3(f)	X	Employee Benefit Plan, in accordance with Rule 13d-1(b)(1)(ii)(F).		
Item 3(j)	X	Group, in accordance with Rule 13d-1(b)(1)(ii)(J).		
Item $3(a)(b)(c)(d)(e)(g)(h)(i)$ - not applicable.				
Item 4(a)	Amount Be	eneficially Owned: 316,722		
Item 4(b)	Percent of C	Class: 11.87 %		
1(0)	refeelt of e	11.07 /b		
Item 4(c)	Number of shares as to which such person has:			
	(i) so	ole power to vote or to direct the vote	0	
		hared power to vote or to direct the vote	316,722	
	(iii) so	ole power to dispose or to direct the disposition of	0	
	(iv) sl	hared power to dispose or to direct the disposition of	316,722	
Item 4(b)	Ownership	of Five Percent or Less of Class:		
Not Applicable				

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

Not Applicable

Item 7 Identification and Classification of the Subsidiary Which Acquired the Security Being Reported on by the Parent Holding Company.

Not Applicable

Item 8 Identification and Classification of Members of the Group.

This Schedule 13G is being filed on behalf of the Employee Stock Ownership Plan ("ESOP") identified in Item 2(a) by the Plan Committee and the ESOP Trustee both filing under the Item 3(f) and 3(j) classifications. Exhibit A contains a disclosure of the voting and dispositive powers over shares of the issuer held directly by these entities exclusive of those shares held by the ESOP as well as identification of members of these groups.

Item 9 Notice of Dissolution of Group.

Not Applicable

Item 10 Certification

By signing below, I certify that, to the best of my knowledge and belief, the securities referred to above were acquired in the ordinary course of business and were not acquired for the purpose of and do not have the effect of changing or influencing the control of the issuer of such securities and were not acquired in connection with or as a participant in any transaction having such purpose or effect.

After reasonable inquiry and to the best of my knowledge and belief, as a member of the Plan Committee, I certify that the information set forth in this statement is true, complete and correct.

/s/ Kent C. Lufkin January 29, 2009

Kent C. Lufkin, as Plan Committee member Date

/s/ Dennis R. Stewart January 29, 2009

Dennis R. Stewart, as Plan Committee member Date

/s/ Richard L. Eble January 29, 2009

Richard L. Eble, as Plan Committee member Date

/s/ Beth A. Mallak January 29, 2009

Beth A. Mallak, as Plan Committee member Date

SIGNATURE:		
After reasonable inquiry and to the best of my know this statement is true, complete and correct.	edge and belief, as a member of the ESOP Trustee, I certify that the information set for	th ii
/s/ Robert N. Dusek Robert N. Dusek, as Trustee	January 23, 2009 Date	

/s/ George A. Olsen January 28, 2009 George A. Olsen, as Trustee Date

Exhibit A

Identification of Members of Group

Shares of common stock of the issuer are held in trust for the benefit of participating employees by the ESOP Trustee. The ESOP Trustee shares voting and dispositive power with the Plan Committee. By the terms of the ESOP, the ESOP Trustee votes stock allocated to participant accounts as directed by participants. Stock held by the ESOP Trust, but not yet allocated is voted by the ESOP Trustee as directed by the Plan Committee. Investment direction is exercised by the ESOP Trustee as directed by the Plan Committee. The Plan Committee and the ESOP Trustee share voting and dispositive power with respect to the unallocated stock held by the ESOP pursuant to their fiduciary responsibilities under Section 404 of the Employee Retirement Income Security Act of 1974, as amended.

<u>Members of the Plan Committee</u> and their beneficial ownership of shares of common stock of the issuer exclusive of membership on the Plan Committee and of shares beneficially owned as a Participant in the ESOP are as follows:

Name	Beneficial Ownership (1)	Beneficial Ownership As Plan Participant
Kent C. Lufkin	92,115	3,720
Richard E. Eble	7,001	6,602
Dennis R. Stewart	50,601	4,501
Beth A. Mallak	0	966

<u>The ESOP Trustee</u> and their beneficial ownership of shares of common stock of the issuer exclusive of responsibilities as a ESOP Trustee are as follows:

	Beneficial	Beneficial Ownership
Name	Ownership (1)	As Plan Participant
Robert N. Dusek	119,056	0
George A. Olsen	62,196	0

⁽¹⁾ Beneficial ownership as of December 31, 2008. Includes shares of common stock of issuer owned in conjunction with family members. The Plan Committee and ESOP Trustees disclaim ownership of these shares in conjunction with the exercise of their fiduciary duties as members of the Plan Committee and as ESOP Trustees. Excludes shares beneficially owned as a Plan

Participant.