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EFC BANCORP INC  
Form 8-K  
February 04, 2004

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SECURITIES AND EXCHANGE COMMISSION  
Washington, D.C. 20549

FORM 8-K

CURRENT REPORT

Pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934

Date of Report (Date of earliest event reported) February 4, 2004

EFC BANCORP, INC.  
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(Exact name of registrant as specified in its charter)

Delaware ----- (State or other jurisdiction of incorporation)	1-13605 ----- (Commission File Number)	36-4193304 ----- (IRS Employer Identification No.)
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1695 Larkin Avenue, Elgin, Illinois ----- (Address of principal executive offices)	60123 ----- (Zip Code)
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Registrant's telephone number, including area code: (847) 741-3900  
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ITEM 5. OTHER EVENTS AND REGULATION FD DISCLOSURE  
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The Board of Directors has appointed the following as officers of the Company and its wholly owned subsidiary EFS Bank for fiscal year 2004:

Chairman: Leo M. Flanagan, Jr.

Chief Executive Officer: Barrett J. O'Connor

President, Chief Operating Officer and Treasurer: James J. Kovac

Chief Financial Officer and Senior Vice President: Eric J. Wedeen

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Corporate Secretary: Ursula Wilson

ITEM 7. FINANCIAL STATEMENTS AND EXHIBITS  
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Exhibit 99.1 Press Release Dated February 4, 2004

ITEM 12. RESULTS OF OPERATIONS AND FINANCIAL CONDITION  
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On February 4, 2004, EFC Bancorp, Inc. announced its financial results for the quarter and year ended December 31, 2003. The press release announcing financial results for the quarter and year ended December 31, 2003 is filed as Exhibit 99.1 and incorporated herein by reference.

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SIGNATURE

Pursuant to the requirements of the Securities Exchange Act of 1934, the Registrant has duly caused this Report to be signed on its behalf by the undersigned thereunto duly authorized.

EFC BANCORP, INC.

Date: February 4, 2004

By: /s/ Eric J. Wedeen  
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Eric J. Wedeen  
Chief Financial Officer and  
Senior Vice President