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EFC BANCORP INC
Form 8-K
January 07, 2005
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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) January 7, 2005

EFC BANCORP, INC.

(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

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

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ITEM 8.01 OTHER EVENTS.

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On January 7, 2005, EFC Bancorp, Inc. issued a press release announcing that its Annual Meeting of Shareholders will be held on April 19, 2005. The press release is attached as Exhibit 99.1 and is incorporated herein by reference.

ITEM 9.01 FINANCIAL STATEMENTS AND EXHIBITS.

(c) Exhibits.

The following exhibits are filed as part of this report:

Exhibit Number -----	Description -----
Exhibit 99.1	Press Release dated January 7, 2005

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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: January 7, 2005

By: /s/ Barrett O'Connor

Barrett O'Connor
Chief Executive Officer