

EFC BANCORP INC  
Form 8-K  
June 02, 2004

# SECURITIES AND EXCHANGE COMMISSION

WASHINGTON, D.C. 20549

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## FORM 8-K

### CURRENT REPORT

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

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Date of Report (Date of earliest event reported): **June 2, 2004**

## EFC BANCORP, INC.

(Exact name of registrant as specified in charter)

**Delaware**  
(State or other  
jurisdiction of  
incorporation)

**1-13605**  
(Commission  
File Number)

**36-4193304**  
(IRS Employer  
Identification No.)

**1695 Larkin Avenue, Elgin, Illinois**  
(Address of principal executive offices)

**60123**  
(zip code)

Registrant's telephone number, including area code: **(847) 741-3900**

**Not Applicable**  
(Former name or former address, if changed since last report)



**Item 7.      Financial Statements and Exhibits**

Exhibit 99.1    Presentation Materials

**Item 9.      Regulation FD Disclosure**

Beginning June 2, 2004, EFC Bancorp, Inc., the holding company for EFS Bank, will make available and distribute to analysts and prospective investors a slide presentation. The presentation materials summarize certain information regarding the Corporation's operating strategies, financial results and results of operations. The presentation materials will also be posted to the Corporation's website on June 2, 2004. Pursuant to Regulation FD, the presentation materials are attached hereto as Exhibit 99.1.

**SIGNATURES**

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 hereunto duly authorized.

EFC BANCORP, INC.

/s/ James J. Kovac

James J. Kovac

President

Date: June 2, 2004

**Exhibit Index**

Exhibit No.	Description
99.1	Presentation Materials