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EFC BANCORP INC
Form 8-K
February 11, 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) February 11, 2005

EFC BANCORP, INC.

(Exact name of registrant as specified in its charter)

Delaware	1-13605	36-4193304
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(State or other jurisdiction of incorporation)	(Commission File Number)	(IRS Employer Identification No.)

1695 Larkin Avenue, Elgin, Illinois	60123
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(Address of principal executive offices)	(Zip Code)

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 2.02 RESULTS OF OPERATIONS AND FINANCIAL CONDITION

On February 11, 2005, EFC Bancorp, Inc. announced its financial results for the quarter and year ended December 31, 2004. The press release announcing financial results for the quarter and year ended December 31, 2004 is filed as Exhibit 99.1 and incorporated herein by reference.

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ITEM 9.01. FINANCIAL STATEMENTS AND EXHIBITS.

Exhibit 99.1 Press Release Dated February 11, 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: February 11, 2005

By: /s/ Eric J. Wedeen

Eric J. Wedeen
Chief Financial Officer and
Senior Vice President