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EFC BANCORP INC
Form 8-K
January 17, 2006
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UNITED STATES
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 12, 2006

EFC BANCORP, INC.

(Exact name of registrant as specified in its charter)

Delaware

1-13605

36-4193304

(State or other
jurisdiction of
incorporation)

(Commission File Number)

(IRS Employer
Identification No.)

1695 Larkin Avenue, Elgin, Illinois

60123

(Address of principal executive offices)

(Zip Code)

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

Not Applicable

(Former name or former address, if changed since last report)

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.

Attached as Exhibit 99.1, and incorporated herein by reference, is a copy of a press release issued by MAF Bancorp, Inc. on January 12, 2006, announcing that the Office of Thrift Supervision has approved its application to acquire EFC Bancorp, Inc. As previously announced, the transaction is expected to close at the end of January.

ITEM 9.01 FINANCIAL STATEMENTS AND EXHIBITS.

- (a) Financial Statements of Businesses Acquired: Not applicable
- (b) Pro Forma Financial Information: Not applicable
- (c) Exhibits

Number -----	Description -----
99.1	Press Release Dated January 12, 2006

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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.

Dated: January 17, 2006

By: /s/ Eric J. Wedeen

Eric J. Wedeen
Chief Financial Officer and
Senior Vice President