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EFC BANCORP INC  
Form 8-K  
November 02, 2004

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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): October 29, 2004  
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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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(Registrant's telephone number, including area code)

Not Applicable  
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(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 2.02 RESULTS OF OPERATIONS AND FINANCIAL CONDITION.  
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On October 29, 2004, EFC Bancorp, Inc., the holding company for EFS Bank, announced its financial results for the three and nine months ended September 30, 2004. The press release announcing financial results for the three and nine months ended September 30, 2004 is included as Exhibit 99.1 and incorporated herein by reference.

ITEM 9.01 FINANCIAL STATEMENTS AND EXHIBITS.  
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- (a) Financial Statements of Businesses Acquired: Not applicable
- (b) Pro Forma Financial Information: Not applicable
- (c) Exhibits

Number -----	Description -----
99.1	Press Release Dated October 29, 2004

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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 thereunto duly authorized.

EFC BANCORP, INC.

Date: November 2, 2004

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