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EFC BANCORP INC
Form 8-K
January 20, 2004

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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 16, 2004

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

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ITEM 5. OTHER EVENTS AND REGULATION FD DISCLOSURE

On January 16, 2004, EFC Bancorp, Inc. (the "Company") issued a press release announcing that the Company had completed its plan to repurchase 5% of the Company's outstanding common stock. The Company repurchased a total of 231,808 shares of the Company's common stock at an average price of \$17.93.

The press release is attached as Exhibit 99.1 and incorporated by reference.

ITEM 7. FINANCIAL STATEMENTS AND OTHER EXHIBITS.

Exhibit 99.1 Press Release dated January 16, 2004.

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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 16, 2004

By: /s/ James J. Kovac

James J. Kovac
Executive Vice President and
Chief Financial Officer

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EXHIBIT 99.1 PRESS RELEASE