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EFC BANCORP INC Form 8-K August 03, 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) July 30, 2004

EFC BANCORP, INC.

(Exact name of registrant as specified in its charter)

Delaware 1-13605 36-4193304
-----(State or other (Commission File Number) (IRS Employer jurisdiction of incorporation)

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

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

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ITEM 7. FINANCIAL STATEMENTS AND EXHIBITS

Exhibit 99.1 Press Release Dated July 30, 2004

ITEM 12. RESULTS OF OPERATIONS AND FINANCIAL CONDITION

On July 30, 2004, EFC Bancorp, Inc. announced its financial results for the quarter ended June 30, 2004. The press release announcing financial results for the quarter ended June 30, 2004 is filed as Exhibit 99.1 and incorporated herein by reference.

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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: August 3, 2004 By: /s/ Eric J. Wedeen

Eric J. Wedeen Chief Financial Officer and Senior Vice President