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EFC BANCORP INC
Form 8-K
December 16, 2005

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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) December 15, 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))

ITEM 8.01 OTHER EVENTS.

On December 15, 2005, EFC Bancorp, Inc. (the "Company") issued a press release announcing that at a special meeting of shareholders held on December 15, 2005, the Company's shareholders approved the pending merger with MAF Bancorp, Inc. The press release is attached as Exhibit 99.1 and is incorporated

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herein by reference.

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 December 15, 2005

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: December 15, 2005

By: /s/ James J. Kovac

James J. Kovac
President and Chief Operating Officer

INDEX TO EXHIBITS

Exhibit

99.1 Press Release dated December 15, 2005