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EFC BANCORP INC
Form 8-K
January 03, 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 3, 2006

EFC BANCORP, INC.

(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

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 5.04 TEMPORARY SUSPENSION OF TRADING UNDER REGISTRANT'S EMPLOYEE BENEFIT PLANS.

On November 4, 2005, EFC Bancorp, Inc. (the "Company") filed a current report on Form 8-K regarding a temporary suspension of trading (the "Blackout Period") under the Elgin Financial Center, SB 401(k) Employee Benefit Plan and Trust (the "Plan").

The Company originally communicated to its directors and executive officers that the end of the Blackout Period would be January 5, 2006; however the Plan's recordkeeper requires additional time to process the merger consideration election forms following the closing of the merger by and between MAF Bancorp, Inc. and the Company.

Other than the extension of the ending date of the Blackout Period, there are no material changes to the information contained in the current report on Form 8-K filed on November 4, 2005.

ITEM 9.01 FINANCIAL STATEMENTS AND EXHIBITS.

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

Table with 2 columns: Number, Description. Row 1: 99.1, Notice sent to directors and executive officers of EFC Bancorp, Inc. on January 3, 2006

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 3, 2006

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

