

EFC BANCORP INC
Form 4
November 24, 2004

FORM 4 UNITED STATES SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

OMB APPROVAL

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STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility Holding Company Act of 1935 or Section 30(h) of the Investment Company Act of 1940

(Print or Type Responses)

1. Name and Address of Reporting Person *
ELGIN FINANCIAL FOUNDATION

2. Issuer Name and Ticker or Trading Symbol
EFC BANCORP INC [(EFC)]

5. Relationship of Reporting Person(s) to Issuer

(Check all applicable)

(Last) (First) (Middle)
1695 LARKIN AVENUE
(Street)

3. Date of Earliest Transaction (Month/Day/Year)
11/23/2004

____ Director
____ Officer (give title below)
 10% Owner
____ Other (specify below)

ELGIN, IL 60123
(City) (State) (Zip)

4. If Amendment, Date Original Filed(Month/Day/Year)

6. Individual or Joint/Group Filing(Check Applicable Line)
 Form filed by One Reporting Person
____ Form filed by More than One Reporting Person

Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned

1. Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transaction Code (Instr. 8)	4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)	5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Ownership (Instr. 4)
				(A) or (D) Price			
Common Stock	11/23/2004		S	1,300 D	\$ 25.5 441,421	D	
Common Stock	11/23/2004		S	200 D	\$ 25.74 441,221	D	
Common Stock	11/23/2004		S	100 D	\$ 25.65 441,121	D	

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

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