

EFC BANCORP INC  
Form S-8 POS  
April 26, 2006

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As filed with the Securities and Exchange Commission on April 26, 2006  
Registration No. 333-56647

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**SECURITIES AND EXCHANGE COMMISSION  
Washington, D.C. 20549**

**POST-EFFECTIVE AMENDMENT NO. 1  
TO FORM S-8  
REGISTRATION STATEMENT**

Under  
THE SECURITIES ACT OF 1933

**EFC Bancorp, Inc.**

(Exact name of registrant as specified in its charter)

**Delaware**  
(State or Other Jurisdiction  
of Incorporation or  
Organization)

**36-4193304**  
(I.R.S. Employer  
Identification No.)

**1695 Larkin Avenue  
Elgin, Illinois 60123**

(Address, including zip code of registrant's principal executive office)

**ELGIN FINANCIAL CENTER, S.B. 401(k) EMPLOYEE BENEFIT PLAN**  
(Full title of the plan)

**Jennifer R. Evans, Esq.  
MAF BANCORP, INC.  
55th & Holmes  
Clarendon Hills, Illinois 60514  
(630) 986-7544**

(Name, address and telephone number, including area code, of agent for service)

Copies to:  
**Thomas P. Desmond, Esq.  
VEDDER, PRICE, KAUFMAN & KAMMHOLZ, P.C.  
222 North LaSalle Street**

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**Chicago, Illinois 60601**  
**(312) 609-7500**

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## EXPLANATORY NOTE

### Deregistration of Securities

On June 11, 1998, EFC Bancorp, Inc., a Delaware corporation (“EFC”), filed with the Securities and Exchange Commission (the “Commission”) a Registration Statement on Form S-8 (File No. 333-56647) (the “Registration Statement”) registering a total of 246,095 shares of its common stock, par value \$0.01 per share, for issuance and sale pursuant to the Elgin Financial Center, S.B. 401(k) Employee Benefit Plan (the “Plan”), and an indeterminate amount of participation interests.

As a result of EFC’s merger into MAF Bancorp, Inc., which became effective January 31, 2006, shares of EFC common stock may no longer be issued pursuant to the Plan. This Post-Effective Amendment No. 1 to the Registration Statement is being filed to deregister all remaining shares of common stock of EFC formerly available for issuance under the Plan and registered under the Registration Statement that, as of the date of filing of this Post-Effective Amendment No. 1, have not been issued pursuant to the Plan.

**SIGNATURES**

Pursuant to the requirements of the Securities Act of 1933, as amended, the Registrant certifies that it has reasonable grounds to believe that it meets all the requirements for filing on Form S-8 and has duly caused this Post-Effective Amendment No. 1 to the Registration Statement to be signed on its behalf by the undersigned, thereunto duly authorized, in the Village of Clarendon Hills, State of Illinois, on this 26th day of April, 2006.

**MAF BANCORP, INC., as successor by merger to EFC Bancorp, Inc.**

By: /s/ Allen H. Koranda  
 Allen H. Koranda  
 Chairman of the Board and  
 Chief Executive Officer

Pursuant to the requirements of the Securities Act of 1933, as amended, this Post-Effective Amendment No. 1 to the Registration Statement has been signed by the following persons in the capacities and on the date indicated.

| <u>Name</u>  | <u>Title</u>  | <u>Date</u>           |
|--|---|-----------------------|
| <p><u>/s/ Allen H. Koranda</u><br/>                     Allen H. Koranda</p>             | <p>Chairman of the Board and<br/>                     Chief Executive Officer<br/>                     (principal executive officer)</p>              | <p>April 26, 2006</p> |
| <p><u>/s/ Kenneth Koranda</u><br/>                     Kenneth Koranda</p>               | <p>President and Vice Chairman of the Board</p>   | <p>April 26, 2006</p> |
| <p><u>/s/ Jerry A. Weberling</u><br/>                     Jerry A. Weberling</p>         | <p>Executive Vice President,<br/>                     Chief Financial Officer and Director<br/>                     (principal financial officer)</p> | <p>April 26, 2006</p> |
| <p><u>/s/ M. Christine Roberg</u><br/>                     M. Christine Roberg</p>       | <p>First Vice President and Controller<br/>                     (principal accounting officer)</p>  | <p>April 26, 2006</p> |
| <p><u>/s/ Robert J. Bowles, M.D.</u><br/>                     Robert J. Bowles, M.D.</p> | <p>Director</p>   | <p>April 26, 2006</p> |

/s/ David C. Burba

Director

April 26, 2006

David C. Burba

/s/ Terry A. Ekl

Director

April 26, 2006

Terry A. Ekl

/s/ Harris W. Fawell

Director

April 26, 2006

Harris W. Fawell

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|                                  |          |                |
|----------------------------------|----------|----------------|
| <u>/s/ Joe F. Hanauer</u>        | Director | April 26, 2006 |
| Joe F. Hanauer                   |          |                |
| <u>/s/ Barbara L. Lamb</u>       | Director | April 26, 2006 |
| Barbara L. Lamb                  |          |                |
| <u>/s/ Edward Mentzer</u>        | Director | April 26, 2006 |
| Edward Mentzer                   |          |                |
| <u>/s/ Thomas R. Perz</u>        | Director | April 26, 2006 |
| Thomas R. Perz                   |          |                |
| <u>/s/ Raymond S. Stolarczyk</u> | Director | April 26, 2006 |
| Raymond S. Stolarczyk            |          |                |
| <u>/s/ F. William Trescott</u>   | Director | April 26, 2006 |
| F. William Trescott              |          |                |
| <u>/s/ Lois B. Vasto</u>         | Director | April 26, 2006 |
| Lois B. Vasto                    |          |                |
| <u>/s/ Andrew J. Zych</u>        | Director | April 26, 2006 |
| Andrew J. Zych                   |          |                |
| <u>/s/ Leo M. Flanagan, Jr.</u>  | Director | April 26, 2006 |
| Leo M. Flanagan, Jr.             |          |                |

