

EFC BANCORP INC  
Form S-8 POS  
March 17, 2006

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As filed with the Securities and Exchange Commission on March 17, 2006  
Registration No. 333-68743

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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)

**EFC BANCORP, INC. 1998 STOCK-BASED INCENTIVE 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.**

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**222 North LaSalle Street  
Chicago, Illinois 60601  
(312) 609-7500**

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**EXPLANATORY NOTE**

**Deregistration of Securities**

On December 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. 33-68743) (the “Registration Statement”) registering a total of 1,048,800 shares of its common stock, par value \$0.01 per share, for issuance and sale pursuant to the EFC Bancorp, Inc. 1998 Stock-Based Incentive Plan (the “Plan”). Of the shares of common stock initially registered, 143 shares have not been issued.

As a result of EFC’s merger into MAF Bancorp, which became effective January 31, 2006, all outstanding options to purchase EFC common stock granted pursuant to the Plan were either cancelled or converted into options to purchase MAF Bancorp common stock. Accordingly, 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 143 shares of common stock of EFC formerly available for issuance under the Plan and registered under the Registration Statement.

**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 17th day of March, 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>/s/ Allen H. Koranda</p> <hr/> <p>Allen H. Koranda</p>	<p>Chairman of the Board and                      Chief Executive Officer                      (principal executive officer)</p>	<p>March 17, 2006</p>
<p>/s/ Kenneth Koranda</p> <hr/> <p>Kenneth Koranda</p>	<p>President and Vice Chairman of the Board</p>	<p>March 17, 2006</p>
<p>/s/ Jerry A. Weberling</p> <hr/> <p>Jerry A. Weberling</p>	<p>Executive Vice President,                      Chief Financial Officer and Director                      (principal financial officer)</p>	<p>March 17, 2006</p>
<p>/s/ M. Christine Roberg</p> <hr/> <p>M. Christine Roberg</p>	<p>First Vice President and Controller                      (principal accounting officer)</p>	<p>March 17, 2006</p>
<p>/s/ Robert J. Bowles, M.D.</p> <hr/> <p>Robert J. Bowles, M.D.</p>	<p>Director</p>	<p>March 17, 2006</p>
<p>/s/ David C. Burba</p>	<p>Director</p>	<p>March 17, 2006</p>

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David C. Burba

/s/ Terry A. Ekl

Director

March 17, 2006

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Terry A. Ekl

/s/ Harris W. Fawell

Director

March 17, 2006

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Harris W. Fawell

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<u>/s/ Joe F. Hanauer</u>	Director	March 17, 2006
Joe F. Hanauer		
<u>/s/ Barbara L. Lamb</u>	Director	March 17, 2006
Barbara L. Lamb		
<u>/s/ Edward Mentzer</u>	Director	March 17, 2006
Edward Mentzer		
<u>/s/ Thomas R. Perz</u>	Director	March 17, 2006
Thomas R. Perz		
<u>/s/ Raymond S. Stolarczyk</u>	Director	March 17, 2006
Raymond S. Stolarczyk		
<u>/s/ F. William Trescott</u>	Director	March 17, 2006
F. William Trescott		
<u>/s/ Lois B. Vasto</u>	Director	March 17, 2006
Lois B. Vasto		
<u>/s/ Andrew J. Zych</u>	Director	March 17, 2006
Andrew J. Zych		
<u>/s/ Leo M. Flanagan, Jr.</u>	Director	March 17, 2006
Leo M. Flanagan, Jr.		

