

EFC BANCORP INC  
Form 144  
February 09, 2004

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

FORM 144

NOTICE OF PROPOSED SALE OF SECURITIES  
PURSUANT TO RULE 144 UNDER THE SECURITIES ACT OF 1933

ATTENTION:

Transmit for filing 3 copies of this form concurrently with either placing an order with a broker to execute sale or executing a sale directly with a market maker

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EFC Bancorp, Inc.  
1(a) NAME OF ISSUER (Please type or print)

36-4193304  
1(b) IRS IDENT. NO.

001-13605  
1(c) S.E.C. FILE NO.

1695 Larkin Ave. Elgin, IL 60123  
1(d) ADDRESS OF ISSUER STREET CITY STATE ZIP CODE

847-741-3900  
1(e) TELEPHONE

Jerry Gosse  
2(a) NAME OF PERSON FOR WHOSE ACCOUNT THE SECURITIES ARE TO BE SOLD

2(b) IRS IDENT. NO.

Officer  
2(c) RELATIONSHIP TO ISSUER

2885 Weld Road Elgin, IL 60123-8067  
2(d) ADDRESS STREET CITY, STATE ZIP CODE

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INSTRUCTION: The person filing this notice should contact the issuer to obtain the I.R.S. identification Number and the S.E.C. File Number.

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Common  
3(a) Title of the Class of Securities To Be Sold

Edward D. Jones & Co.  
700 Maryville Centre Drive  
St. Louis, MO 63141  
3(b) Name and Address of Each Broker Through whom the Securities Are To Be Offered or Each Market Maker who Is Acquiring the Securities

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SEC USE ONLY

Broker - Dealer File Number

5,000

3(c)Number of Shares Other units To Be Sold (See instr.3(c))

\$133,000

(d)Aggregate Market Value (See instr.3(d))

4,574,799

(e)Number of Shares or Other Units Outstanding (See instr.3(e))

02/09/04

(f)Approximate Date of Sale (See instr.3(f))

OTC

(g)Name of Each Securities Exchange(See instr. 3(g))

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INSTRUCTIONS:

1(a)Name of issuer

(b)Issuer's I.R.S. Identification Number

(c)Issuer's S.E.C. file number, if any

(d)Issuer's address, including zip code

(e)Issuers's telephone number including area code

2(a)Name of person for whose account the securities are to be sold

(b)Such person's I.R.S. identification number, if such a person is an entity

(c)Such person's relationship to the issuer (e.g., officer, director, 10% stockholder or member of immediate family of any of the foregoing)

(d)Such person's address, including zip code

3(a)Title of the class of securities to be sold

(b)Name and address of each broker through whom the securities are intended to be sold

(c)Number of shares or other units to be sold (if, debt securities, give the aggregate face amount)

(d)Aggregate market value of the securities to be sold as of a specified date within 10 days are to be sold prior to the filing of this notice

(e)Number of shares or other units of the class such person is an entity outstanding, or if debt securities the face amount thereof outstanding, as shown by the most recent report or statement published by the issuer

(f)Approximate date on which the securities are to be sold

(g)Name of each securities exchange, if any, on which the securities are intended to be sold

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TABLE I; SECURITIES TO BE SOLD

Furnish the following information with respect to the acquisition of the securities to be sold and with respect to the payment of all or any part of the purchase price or other consideration therefor:

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Common

Title of the Class

Granted

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10/1998  
Date you Acquired

Stock Option Exercise  
Nature of Acquisition Transaction (if gift, also give date donor acquired)

EFC Bancorp.  
Name of Person from Whom Acquired

5,000  
Amount of Securities Acquired

02/09/04  
Date of Payment

Check  
Nature of Payment

INSTRUCTIONS:

- 1.If the securities were purchased and full payment therefor was no made in cash at the time of purchase, explain in the table or in a note thereto the nature of the consideration given. If the consideration consisted of any note or other obligation, or if payment was made in installments describe the arrangement and state when the note or other obligation was discharged in full or the lastinstallment paid.
- 2.If within two years after the acquisition of the securities the person for whose account they are to be sold had any short positions, put or other option to dispose of securities referred to in paragraph (d) (3) of Rule 144, furnish full information with respect thereto.

TABLE II; SECURITIES SOLD DURING THE PAST 3 MONTHS  
Furnish the following information as to all securities of the issuer sold during the past 3 months by the person for whose account the securities are to be sold.

Name and Address of Seller	Title of Securities Sold	Date of Sale	Amount of Securities Sold	Gross Proceeds
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None

REMARKS:

INSTRUCTIONS:  
See the definition of "person" in paragraph (a) of Rule 144. Information is to be given not only as to the person for whose account the securities are to be sold but also as to all other persons included in that definition. In addition, information shall be given as to sales by all persons whose sales are

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required by paragraph (e) of Rule 144 to be aggregated with sales for the account of the person filing this notice.

ATTENTION:

The person for whose account the securities to which this notice relates are to be sold hereby represents by signing this notice that he does not know any material adverse information in regard to the current and prospective operations of the Issuer of the securities to be sold which has not been publicly disclosed.

02/09/2004

/s/ Jerry Gosse

DATE OF NOTICE

(SIGNATURE)

The notice shall be signed by the person for whose account the securities are to be sold. At least one copy of the notice shall be manually signed. Any copies not manually signed shall bear typed or printed signatures

ATTENTION:

Intentional misstatements or omission of facts constitute Federal Criminal Violations (See 18 U.S.C. 1001)