

EFC BANCORP INC  
Form 15-12B  
June 23, 2006

**UNITED STATES**

**SECURITIES AND EXCHANGE COMMISSION**

**Washington, D.C. 20549**

**FORM 15**

**CERTIFICATION AND NOTICE OF TERMINATION OF REGISTRATION UNDER SECTION 12(g) OF THE SECURITIES EXCHANGE ACT OF 1934 OR SUSPENSION OF DUTY TO FILE REPORTS UNDER SECTIONS 13 AND 15(d) OF THE SECURITIES EXCHANGE ACT OF 1934.**

Commission File Number: 001-13605

**ELGIN FINANCIAL CENTER, SB 401 (K) EMPLOYEE BENEFIT PLAN AND TRUST  
( PLAN )**

(Exact name of registrant as specified in its charter)

**55th & Holmes Avenue, Clarendon Hills, Illinois 60514**

(Address, including zip code, and telephone number, including area code, of registrant's principal executive offices)

**Interest in 401(K) Plan**

(Title of each class of securities covered by this Form)

**None**

(Titles of all other classes of Securities for which a duty to file reports under section 13(a) or 15(d) remains)

Please place an X in the box(es) to designate the appropriate rule provision(s) relied upon to terminate or suspend the duty to file reports:

Rule 12g-4(a)(1)(i)	<input checked="" type="checkbox"/>	Rule 12h-3(b)(1)(i)	<input checked="" type="checkbox"/>
Rule 12g-4(a)(1)(ii)	<input type="checkbox"/>	Rule 12h-3(b)(1)(ii)	<input type="checkbox"/>
Rule 12g-4(a)(2)(i)	<input type="checkbox"/>	Rule 12h-3(b)(2)(i)	<input type="checkbox"/>
Rule 12g-4(a)(2)(ii)	<input type="checkbox"/>	Rule 12h-3(b)(2)(ii)	<input type="checkbox"/>
		Rule 15d-6	<input type="checkbox"/>

Approximate number of holders of record as of the certification or notice date: None

Pursuant to the requirements of the Securities Exchange Act of 1934, MAF Bancorp, Inc. (successor by merger to EFC Bancorp, Inc. the Plan sponsor) has caused this certification/notice to be signed on behalf of the Plan by the undersigned duly authorized person.

Date: June 16, 2006

Name: /s/ Jerry A. Weberling

Title: Plan Administration Committee Member

