CAMCO FINANCIAL CORP Form 8-K October 24, 2008

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

FORM 8-K

CURRENT REPORT

Pursuant to Section 13 OR 15(d) of The Securities Exchange Act of 1934

Date of Report (Date of earliest event reported) October 24, 2008

Camco Financial Corporation

(Exact name of registrant as specified in its charter)

DELAWARE (State or other jurisdiction of incorporation) 0-25196 (Commission File Number) **51-0110823** (IRS Employer Identification No.)

6901 Glenn Highway, Cambridge, Ohio43725(Address of principal executive offices)(Zip Code)Registrant's telephone number, including area code:(740) 435-2020

(Former name or former address, if changed since last report)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

[] Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)

[] Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)

[] Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))

[] Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

Item 2.02. Results of Operations and Financial Condition.

On October 24, 2008 the Registrant issued a press release, a copy of which is attached hereto as Exhibit 99.1 and is incorporated herein by reference.

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Item 9.01. Financial Statements and Exhibits.

Exhibit 99.1. Press release dated October 24, 2008

SIGNATURE

Pursuant to the requirements of the Securities Exchange Act of 1934, as amended, the Registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

Camco Financial Corporation

(Registrant)

October 24, 2008

/s/ KRISTINA K. TIPTON

(Date)

Kristina K. Tipton Principle Accounting Officer / Corporate Controller

Exhibit Index

99.1 Press release dated October 24, 2008