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Form 4	DWARD												
January 03,	, 2005												
FORM 4 UNITED STATES SECURITIES AND EX						ХСН	IANGE	COMMISSI	ON	OMB APPROVAL			λL.
Check this box			Washington, D.C. 20549							Numbe	er:		-0287
if no lo	nger STATE											Janua	ry 31, 2005
subject Section Form 4 Form 5	16. or	STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934,									stimated average Irden hours per sponse 0.8		
obligati may co <i>See</i> Inst 1(b).	ntinue. Section 17	(a) of the l	Public I	Utility H		ompa	any Act	of 1935 or Sec					
(Print or Type	e Responses)												
RUGG D EDWARD Sy			Symbol		5. Relationship of Reporting Person(s) to Issuer								
		CAMCO FINANCIAL CORP [CAFI] (Chee						Check	eck all applicable)				
(Мо				of Earlies /Day/Year	Director 10% Owner X Officer (give title Other (specify below)								
5041 SK Y	LINE DRIVE		01/03/2005					SecCamco & E.VP/COO-Adv.Bk					
CAMBRII	(Street) DGE, OH 43725			nendment, ionth/Day/Y	Date Orig (ear)	inal		6. Individual of Applicable Line _X_ Form filed Form filed Person	e) by Oi	ne Report	ing Per	son	
(City)	(State)	(Zip)	Ta	ble I - No	n-Derivati	ve Sec	curities A	cquired, Dispose	d of,	or Bene	ficiall	y Owne	d
1.Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deeme Execution I any (Month/Da	d Date, if	3. Transact Code (Instr. 8)	4. Secur ion(A) or D (Instr. 3.	ities A Pispose , 4 and (A) or	cquired d of (D)	5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6. Ow: For Dire or I (I)	nership	7. Na Indir	ature of ect Bend ership	
Common Stock	01/03/2005			М	2,684	А	\$ 9.79	100,000	D				
Common Stock	01/03/2005			М	316	A	\$ 14.65	97,316	D				
Common Stock								6,361	Ι		-	Deferre npensa 1	
Common Stock								10,258	Ι		By 4	401(k)	Plan

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

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Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transactio Code (Instr. 8)	5. Number on f Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)	6. Date Exerci Expiration Da (Month/Day/Y	te	7. Title and Underlying (Instr. 3 and	Securities	8 I S (
				Code V	(A) (D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares	
Right to Buy	\$ 9.79	01/03/2005		М	2,684	09/23/1995	09/23/2005	Common Stock	2,684	
Right to Buy	\$ 14.65	01/03/2005		М	316	11/24/1998	11/23/2008	Common Stock	316	
Right to Buy	\$ 16.13					01/22/2003	01/22/2013	Common Stock	8,741	
Right to Buy	\$ 17.17					01/27/2004	01/27/2014	Common Stock	2,610	

Reporting Owners

Reporting Owner Name / Address	Relationships							
1	Director	10% Owner	Officer	Other				
RUGG D EDWARD 5041 SKYLINE DRIVE CAMBRIDGE, OH 43725			SecCamco & E.VP/COO-Adv.Bk					

Signatures

D. Edward Rugg

<u>**</u>Signature of Reporting Person 01/03/2005 Date

Explanation of Responses:

* If the form is filed by more than one reporting person, *see* Instruction 4(b)(v).

** Intentional misstatements or omissions of facts constitute Federal Criminal Violations. *See* 18 U.S.C. 1001 and 15 U.S.C. 78ff(a). Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *see* Instruction 6 for procedure.

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