#### BAYLOR RICHARD C

Form 5

February 07, 2005

#### **OMB APPROVAL** FORM 5

**OMB** UNITED STATES SECURITIES AND EXCHANGE COMMISSION 3235-0362 Number: Washington, D.C. 20549 January 31,

Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction

### ANNUAL STATEMENT OF CHANGES IN BENEFICIAL **OWNERSHIP OF SECURITIES**

2. Issuer Name and Ticker or Trading

2005 Estimated average burden hours per response... 1.0

Expires:

5. Relationship of Reporting Person(s) to

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, 1(b). Form 3 Holdings Section 17(a) of the Public Utility Holding Company Act of 1935 or Section Reported 30(h) of the Investment Company Act of 1940

Form 4

1. Name and Address of Reporting Person \*

Transactions Reported

BAYLOR R	OR RICHARD C Symbol CAMCO FINANC [CAFI]		O FINANCI	AL COR	RP	:	Issuer (Chec	(Check all applicable)			
(Last)	(First) (M	3. Statem (Month/E 12/31/2	•	Fiscal Yea	ar End		_X_ Director _X_ Officer (giv	e titleOth below)	6 Owner er (specify		
156 HAWTHORN DRIVE							President/CEO				
	(Street)		4. If Amendment, Date Original Filed(Month/Day/Year)				6. Individual or Joint/Group Reporting  (check applicable line)				
NEW CONCORD, OH 43762						_X_ Form Filed by One Reporting Person Form Filed by More than One Reporting Person					
(City)	(State)	Zip) Tabl	le I - Non-Deri	vative Sec	curitie	s Acqu	ired, Disposed o	f, or Beneficia	lly Owned		
1.Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transaction Code (Instr. 8)	Disposed	urities red (A) or sed of (D) 3, 4 and 5) (A)		5. Amount of Securities Beneficially Owned at end of Issuer's Fiscal Year	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)		
				Amount	or (D)	Price	(Instr. 3 and 4)				
Common Stock	Â	Â	Â	Â	Â	Â	8,953 (1)	I	By 401-(k) Plan		
Common Stock	Â	Â	Â	Â	Â	Â	27,036	D	Â		
Common Stock	Â	Â	Â	Â	Â	Â	518	I	By Spouse		
Reminder: Rep securities benef	Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB control number.					SEC 2270 (9-02)					

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

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1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	4. Transaction Code (Instr. 8)	5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3,		ate	Secur	unt of rlying	8. Price of Derivative Security (Instr. 5)	
				(A) (D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares		

## **Reporting Owners**

Reporting Owner Name / Address	Relationships						
	Director	10% Owner	Officer	Other			
BAYLOR RICHARD C							

156 HAWTHORN DRIVE NEW CONCORD, OHÂ 43762  $\hat{A}$  X  $\hat{A}$   $\hat{A}$  President/CEO  $\hat{A}$ 

## **Signatures**

Reporting Person

Richard C.
Baylor

\*\*Signature of 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).
- (1) Between January 2004 and December 2004, the reporting person acquired 1,641 shares of stock under the 401(k) Plan. The information in this report is based on a plan statement dated as of 12/31/04.

Note: File three copies of this Form, one of which must be manually signed. If space provided is insufficient, *see* Instruction 6 for procedure. Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.

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