MILLER CARSON K

Form 5

February 07, 2005 **OMB APPROVAL** FORM 5 **OMB** UNITED STATES SECURITIES AND EXCHANGE COMMISSION 3235-0362 Number: Washington, D.C. 20549 Check this box if January 31, Expires: no longer subject 2005 to Section 16. Estimated average ANNUAL STATEMENT OF CHANGES IN BENEFICIAL Form 4 or Form burden hours per 5 obligations OWNERSHIP OF SECURITIES response... 1.0 may continue. See Instruction 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 Transactions Reported 1. Name and Address of Reporting Person * 2. Issuer Name and Ticker or Trading 5. Relationship of Reporting Person(s) to Issuer MILLER CARSON K Symbol CAMCO FINANCIAL CORP (Check all applicable) [CAFI] (Middle) 3. Statement for Issuer's Fiscal Year Ended (Last) (First) _X_ Director 10% Owner Officer (give title Other (specify (Month/Day/Year) below) below) 12/31/2004 729 VALLEYWOOD HEIGHTS DRIVE (Street) 4. If Amendment, Date Original 6. Individual or Joint/Group Reporting Filed(Month/Day/Year) (check applicable line) HOWARD. OHÂ 43028 _X_ Form Filed by One Reporting Person Form Filed by More than One Reporting (City) (State) (Zip) Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned

| | Tubic 2 Titol 2 ct 1 tuti ve Securities 12 cquires, 2 Especial ct, of 2 circles 1 | | | | | | | | |
|--------------------------------------|---|---|---|---|------------------|--|---|--|------------------------------------|
| 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) | 4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5) | | 5. Amount of Securities Beneficially Owned at end of Issuer's | 6. Ownership Form: Direct (D) or Indirect (I) | 7. Nature of Indirect Beneficial Ownership (Instr. 4) | |
| | | | | Amount | (A) or (D) | Price | Fiscal Year (Instr. 3 and 4) | (Instr. 4) | |
| Common Stock | Â | Â | Â | Â | Â | Â | 180 | D | Â |
| Common Stock | 04/02/2004 | Â | A | 86 | A | \$ 16.6 | 792 | Ι | By Deferred Compenation Plan |
| Common Stock | 06/30/2004 | Â | A | 100 | A | \$ 14.5669 | 892 | I | By Deferred Compensation |

| | | | | | | | | | Plan |
|--|------------|---|---|----|---|----------|-------|---|-------------------------------------|
| Common Stock | 10/06/2004 | Â | A | 97 | A | \$ 15 | 989 | I | By Deferred Compensation Plan |
| Common Stock | 12/23/2004 | Â | A | 92 | A | \$ 15.49 | 1,081 | I | By Deferred Compensation Plan |
| District Control of the Control of t | | | | | | | | | |

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

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.

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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. Transaction Code (Instr. 8) | 5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5) | | ate | 7. Titl Amou Under Secur (Instr. | int of lying | 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 | | | | | | |
|---|---------------|-----------|---------|-------|--|--|--|
| . 0 | Director | 10% Owner | Officer | Other | | | |
| MILLER CARSON K 729 VALLEYWOOD HEIGHTS DRIVE HOWARD, OH 43028 | ÂX | Â | Â | Â | | | |

Signatures

Mark A. Severson, POA for Carson K. Miller

02/07/2005

**Signature of Reporting Person

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 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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