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DIX ROBERT C

Form 4 May 03, 20	05												
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FORM 4 UNITED STATES SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549									ON	OMB Numbe	2225 0297		
if no lot subject Section Form 4 Form 5 obligati may co	Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction Section 17(a) of the Public Utility Holding Company Act of 1935 or Section 30(h) of the Investment Company Act of 1940									Expires Estima burden	January 31		
(Print or Type	Responses)												
1. Name and Address of Reporting Person <u>*</u> DIX ROBERT C			2. Issuer Name and Ticker or Trading Symbol CAMCO FINANCIAL CORP [CAFI]					5. Relationship of Reporting Person(s) to Issuer (Check all applicable)					
(Last) (First) (Middle) 411 LAKESHORE DR., W., PO BOX 250			3. Date of Earliest Transaction (Month/Day/Year) 05/03/2005				X_ Director 10% Owner Officer (give title Other (specify below) below)						
HEBRON,	4. If Amendment, Date Original Filed(Month/Day/Year)					6. Individual or Joint/Group Filing(Check Applicable Line) _X_ Form filed by One Reporting Person Form filed by More than One Reporting Person							
(City)	(State)	(Zip)	Ta	ble I - Non-	Derivativ	ve Sect	urities A	cquired, Dispose	d of, d	or Bene	ficially	Owned	ł
1.Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deeme Execution I any (Month/Da	Date, if	3. Transactic Code (Instr. 8) Code V	(Instr. 3,	spose	d of (D)	5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	Form Dire or In (I)	7. Nature of Indirect Benefici m: Ownership ect (D) (Instr. 4) ndirect str. 4)		ficial	
Common Stock	05/03/2005	05/03/20	05	P	1,000	A	\$ 13.56	17,411	D				
Common Stock								1,880	I		•	Deferre	

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

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(9-02)

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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. onNumber of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)		ate	Under Secur	unt of rlying	8. Price of Derivative Security (Instr. 5)	9. Nu Deriv Secur Bene Owne Follo Repo Trans (Instr
				Code V	(A) (D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares		

Reporting Owners

Reporting Owner Name / Address	Relationships								
	Director	10% Owner	Officer	Other					
DIX ROBERT C 411 LAKESHORE DR., W. PO BOX 250 HEBRON, OH 43025	Х								
Signatures									
Mark A. Severson, POA for Ro C. Dix	obert	05/03	3/2005						
**Signature of Reporting Person		I	Date						
Evaluation of De									

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. 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.