#### CAMCO FINANCIAL CORP

Form 4

October 14, 2005

## FORM 4

### UNITED STATES SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF

**SECURITIES** 

**OMB** 3235-0287 Number:

**OMB APPROVAL** 

January 31, Expires: 2005

0.5

Estimated average

5. Relationship of Reporting Person(s) to

Issuer

information contained in this form are not

required to respond unless the form

burden hours per response...

Section 16. Form 4 or Form 5 obligations may continue.

Check this box

if no longer

subject to

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility Holding Company Act of 1935 or Section

30(h) of the Investment Company Act of 1940

2. Issuer Name and Ticker or Trading

Symbol

1(b).

(Print or Type Responses)

**RUGG D EDWARD** 

1. Name and Address of Reporting Person \*

See Instruction

	CAMCO FINANCIAL CORP [CAFI]					(Check all applicable)				
(Last) (First) (Middle) 5041 SKYLINE DRIVE		3. Date of Earliest Transaction (Month/Day/Year) 10/12/2005				Director 10% Owner Officer (give title Other (specify below) SecCamco & E.VP/COO-Adv.Bk				
(Stree	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	e) (Zip)	Table I - Noi	n-Derivati	ve Sec	urities A	cquired, Dispose	d of, or Bene	ficially Owned		
	Transaction Date 2A. Deemed 3. 4. Securities Acquired Month/Day/Year) Execution Date, if any Code (Instr. 3, 4 and 5) (Month/Day/Year) (Instr. 8)  (A) or Code V Amount (D) Price		d of (D) 5)	5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)				
Common Stock 10/12/20	005	P	66	A	\$ 14.05	6,558	I	By Deferred Compensation Plan		
Common Stock						100,856	D			
Common Stock						10,528	I	By 401-(k) Plan		
Reminder: Report on a se	parate line for each cl	ass of securities ber	neficially o	wned	directly o	r indirectly.				
			Pers	sons	who res	pond to the co	llection of	SEC 1474		

(9-02)

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# displays a currently valid OMB control number.

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

1. Title of	2.	3. Transaction Date	3A. Deemed	4.	5.	6. Date Exer	cisable and	7. Tit	le and	8. Price of	9. Nu
Derivative	Conversion	(Month/Day/Year)	Execution Date, if	TransactionNumber		Expiration Date		Amou	ınt of	Derivative	Deriv
Security	or Exercise		any	Code	of	(Month/Day/	Year)	Unde	rlying	Security	Secui
(Instr. 3)	Price of		(Month/Day/Year)	(Instr. 8)	Derivative	e		Secur	rities	(Instr. 5)	Bene
	Derivative				Securities			(Instr	. 3 and 4)		Own
	Security				Acquired						Follo
	·				(A) or						Repo
					Disposed						Trans
					of (D)						(Instr
					(Instr. 3,						
					4, and 5)						
									Amount		
						Date	Expiration	m: 1	or		
						Exercisable Date		Number			
				C 1 W	(A) (D)				of		
				Code V	(A) (D)				Shares		

### **Reporting Owners**

Reporting Owner Name / Address Relationships

Director 10% Owner Officer Other

RUGG D EDWARD 5041 SKYLINE DRIVE CAMBRIDGE, OH 43725

Sec.-Camco & E.VP/COO-Adv.Bk

## **Signatures**

Mark A. Severson, POA for D. Edward Rugg

10/14/2005

\*\*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 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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