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Check this box Washington, D.C. 20549 NMB 3235-0287 Check this box STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF subject to Section 16. SECURITIES January 31, 200 Section 16. SECURITIES Section 17(a) of the Public Utility Holding Company Act of 1935 or Section nary continue. See Instruction 30(h) of the Investment Company Act of 1940 105, 000 105, 000 1(b). Print or Type Responses) 2. Issuer Name and Ticker or Trading Symbol CAMCO FINANCIAL CORP [CAFI] 5. Relationship of Reporting Person(s) to Issuer Young John Timothy Symbol CAMCO FINANCIAL CORP [CAFI] Offfeer (give title of 0, offfeer (give title of 0, offfeer (give title below) 10% Owner (Month/Day/Year) HAMILTON CAPITAL 01/23/2007 Offfeer (give title below) 000 000 (Last) (First) (Middle) 3. Date of Earliest Transaction (Month/Day/Year) -X_Director 10% Owner (Month/Day/Year) MANAGEMENT, INC, 5025 ARLINGTON CENTER BLVD 6. Individual or Joint/Group Filing(Check Applicable Line) -X_Form filed by More than One Reporting Person COLUMBUS, OH 43220 Cite) State 1 - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned (City) (State) (Zip) Table 1 - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned <th>CAMCO FINAN Form 4 January 25, 2007</th> <th></th> <th>Р</th> <th></th> <th></th> <th></th> <th></th> <th></th> <th></th> <th></th> <th></th> <th></th>	CAMCO FINAN Form 4 January 25, 2007		Р										
Washington, D.C. 20549 Number: 323-5228 Check this box if no longer subject to Section 16. STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF Section 16. Number: 323-528 Form 4 or Form 5 Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, obligations may continue. Section 17(a) of the Public Utility Holding Company Act of 1935 or Section 10b. Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, obligations may continue. Section 17(a) of the Public Utility Holding Company Act of 1940 Filed pursuant to 1940 Filed pursuant to 1940 Print or Type Responses) 30(h) of the Investment Company Act of 1935 or Section 10b. Section 17(a) of the public Utility Holding Company Act of 1940 Section 1940 (Last) (First) (Middle) 3. Date of Earliest Transaction (Month/Day/Year) S. Relationship of Reporting Person(s) to Issuer Issuer (Last) (First) (Middle) 3. Date of Earliest Transaction (Month/Day/Year) -X_Director Officer (give tite below) 10% Owner Other (specify below) MANAGEMENT, INC., 5025 ARLINGTON CENTER BLVD State 1 - Non-Derivative Securities Acquired, Disposed of, or Beneficially UNered (City) (State) (Zip) Table 1 - Non-Derivative Securities Acquired, Disposed of, or Beneficially UNered (City) (State) (Zip) Table 1 - Non-Derivative Securities Ac	FORM 4		STATES	SECU	RITIFS A	ND FX	CHAN	CF C	OMMISSIO	- NT	PPROVA	L	
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1. Name and Address of Reporting Person [*] Young John Timothy 2. Issuer Name and Ticker or Trading Symbol 5. Relationship of Reporting Person(s) to Issuer (Last) (First) (Middle) 3. Date of Earliest Transaction (Month/Day/Year) (Check all applicable) (Last) (First) (Middle) 3. Date of Earliest Transaction (Month/Day/Year) -X_Director (Diffeer (give tille) 10% Owner (Dother (specify) HAMILTON CAPITAL 01/23/2007 01/23/2007 -X_Director (Below) -10% Owner (Diffeer (give tille) -10% Owner (Street) (Street) 4. If Amendment, Date Original Filed(Month/Day/Year) 6. Individual or Joint/Group Filing(Check Applicable Line) -X_F Form filed by One Reporting Person Form filed by More than One Reporting Person (City) (State) (Zip) Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned 1. Title of Security 2. Transaction Date (Month/Day/Year) 3. 4. Securities any 5. Amount of Code 6. Ownership 7. Nature of Securities	if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. <i>See</i> Instruction	rsuant to S (a) of the I	SECURITIES suant to Section 16(a) of the Securities Exchange Act of 1934, a) of the Public Utility Holding Company Act of 1935 or Section							Expires: 200 Estimated average burden hours per response 0.			
Young John Timothy Symbol Symbol CAMCO FINANCIAL CORP [CAFI] Issuer (Check all applicable) (Last) (First) (Middle) 3. Date of Earliest Transaction (Month/Day/Year) 01/23/2007	(Print or Type Respo	nses)											
(Month/Day/Year) (Month/Day/Year) Officer (give titleOther (specify below) HAMILTON CAPITAL 01/23/2007 MANAGEMENT, INC., 5025 01/23/2007 ARLINGTON CENTER BLVD 4. If Amendment, Date Original (Street) 4. If Amendment, Date Original Filed(Month/Day/Year) 6. Individual or Joint/Group Filing(Check Applicable Line)			Person <u>*</u>	Symbol CAMC	O FINAN		-		Issuer				
Filed(Month/Day/Year) Applicable Line)	HAMILTON CA MANAGEMEN	APITAL T, INC., 502	25	(Month/I	Day/Year)	ransaction			Officer (gi	ve title Oth			
(City) (State) (Zip) Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned 1.Title of 2. Transaction Date 2A. Deemed 3. 4. Securities 5. Amount of 6. Ownership 7. Nature of Security (Month/Day/Year) Execution Date, if TransactionAcquired (A) or Securities Form: Direct Indirect (Instr. 3) any Code Disposed of (D) Beneficially (D) or Indirect Beneficial	Filed(M					-	1		Applicable Line) _X_ Form filed by One Reporting Person				
1.Title of Security2. Transaction Date (Month/Day/Year)2A. Deemed3.4. Securities5. Amount of Securities6. Ownership Form: Direct7. Nature of Indirect(Instr. 3)anyCodeDisposed of (D)Beneficially(D) or IndirectBeneficial										More than One K	eporting		
Security(Month/Day/Year)Execution Date, if anyTransactionAcquired (A) or Disposed of (D)SecuritiesForm: DirectIndirect(Instr. 3)anyCodeDisposed of (D)Beneficially(D) or IndirectBeneficial	(City) ((State)	(Zip)	Tab	ole I - Non-I	Derivative	Securitie	es Acqu	iired, Disposed	of, or Beneficia	lly Owned	1	
(Month/Day/Year) (Instr. 8) (Instr. 3, 4 and 5) Owned (I) Ownership Following (Instr. 4) (Instr. 4) (A) Reported Transaction(s) (Instr. 3 and 4)	Security (Month/Day/Year) Execution Date (Instr. 3) any		Date, if	 TransactionAcquired (A) or Code Disposed of (D) (Instr. 8) (Instr. 3, 4 and 5) (A) or 				curities eneficially wned ollowing eported ansaction(s)	Form: Direct (D) or Indirect (I)	Indirect Beneficial Ownership	1		
Code V Amount (D) Price (mount of and the second securities beneficially owned directly or indirectly.	Reminder: Report or	n a separate line	e for each cl	ass of sec				nce					

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.

 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. Transac Code (Instr. 8	8)	tionof Derivative		6. Date Exercisable and Expiration Date (Month/Day/Year)		7. Title and Amount of Underlying Securities (Instr. 3 and 4)		8. P Der Sec (Ins
				Code Y	V	(A)	(D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares	
Stock Option	\$ 12.31	01/23/2007		А		185		01/23/2007	01/23/2017	Common Shares	185	

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Reporting Owners

Reporting Owner Name / Address	Relationships						
FB	Director	10% Owner	Officer	Other			
Young John Timothy HAMILTON CAPITAL MANAGEMENT, INC. 5025 ARLINGTON CENTER BLVD COLUMBUS, OH 43220	Х						
Signatures							
/s/Mark A. Severson, POA for John T. Young	01/25/2	007					
**Signature of Reporting Person	Date						
Explanation of Pospansos							

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.