no longe to Sectic Form 4 o 5 obligat may con <i>See</i> Instr 1(b).	4, 2007 <b>M 5</b> UNITED his box if er subject on 16. or Form tions titinue. ruction Filed put Holdings Section 17 d	NUAL STAT OV ursuant to Sec (a) of the Pul	ECURITIES Washingtor FEMENT OF WNERSHIP ( etion 16(a) of t blic Utility Ho the Investmen	h, D.C. 205 CHANGH DF SECUI he Securiti lding Com	5 <b>49</b> ES IN RITH es Ex pany	<b>BEN</b> E <b>S</b> tchang Act o	FICIAL ge Act of 193 f 1935 or Sec	ON OM Nur Exp Est bur resp 4,	B nber: vires:	•	
1. Name and Address of Reporting Person <u>*</u> LEAKE PAUL D			2. Issuer Name <b>and</b> Ticker or Trading Symbol CAMCO FINANCIAL CORP [CAFI]				5. Relationship of Reporting Person(s) to Issuer (Check all applicable)				
(Last)	(Last) (First) (Middle)			3. Statement for Issuer's Fiscal Year Ended (Month/Day/Year) 12/31/2006				_X_Director10% Owner Officer (give titleOther (specify below)below)			
914 EDGE	EWOOD AVENU										
(Street)			4. If Amendment, Date Original Filed(Month/Day/Year)				6. Individual or Joint/Group Reporting (check applicable line)				
ASHLANI (City)	D, KY 41102 (State)	(Zip)	Table I. Nor	Deriveting			_X_ Form File Form Filec Person	d by One Re	porting P an One R	Person Reporting	
	. ,	· •				ties Aco	quired, Dispos			-	
1.Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Dat any (Month/Day/Y	Code	on Acquired Disposed	4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5) (A) or Amount (D) Price		5. Amount of Securities Beneficially Owned at end of Issuer's Fiscal Year (Instr. 3 and 4)	6. Ownershi Form: Direct (D or Indirect (I) (Instr. 4)	ip Ind Ow ) (Ins	Vature of irect Beneficial nership str. 4)	
Common Stock	Â	Â	Â	Â	Â	Â	3,778 <u>(1)</u>	Ι	by	401(K) Plan	
Common Stock	Â	Â	Â	Â	Â	Â	54,556 <u>(2)</u>	D	Â		
Common Stock	Â	Â	Â	Â	Â	Â	16,729	I	By	Spouse	
Common Stock	Â	Â	Â	Â	Â	Â	2,813	Ι	-	Deferred mpensation	

## Plan

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)	4. Transaction Code (Instr. 8)	5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3,	Expiration D (Month/Day/ e	Date Exercisable and piration Date onth/Day/Year)		le and int of rlying ities . 3 and 4)	8. Price of Derivative Security (Instr. 5)	9. of D S B O E I S F i (1)
				(A) (D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares		(1

## **Reporting Owners**

<b>Reporting Owner Name / Address</b>	Relationships							
1 8	Director	10% Owner	Officer	Other				
LEAKE PAUL D 914 EDGEWOOD AVENUE ASHLAND, KY 41102	ÂX	Â	Â	Â				
Signatures								

/s/Mark A. Severson POA for Paul D. Leake

02/14/2007

Date

\*\*Signature of Reporting Person

## **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 2006 and December 2006, the reporting person acquired 153 shares of stock under the 401(k) Plan. The information in this report is based on a plan statement dated as of 12/31/2006.

(2) Previous Form 4 were over reported direct holdings by 1000 shares

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.