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Form 4												
November (ЛЛ									OM		PROVAL
FORM 4 UNITED STATES SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549						ON	OMB Numbe	er:	3235-0287			
Check ti if no lor subject Section Form 4 Form 5 obligation may con <i>See</i> Inst 1(b).	nger to 16. or Filed pu ^{Dns} Section 170	STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES 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							Estimated average burden hours per response		•	
(Print or Type	Responses)											
1. Name and Address of Reporting Person <u>*</u> Douglas James D			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) 4904 KILLARNEY CT.			3. Date of Earliest Transaction (Month/Day/Year) 11/07/2012					_X_ Director10% Owner Officer (give titleOther (specify below) below)				
WESTER	2	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)	Tal	ble I - Non-	Derivativ	e Secu	rities A	cquired, Dispose	ed of,	or Bene	ficially	y Owned
1.Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)			3. Transactic Code (Instr. 8) Code V	(Instr. 3,	sposed	l of (D)	BeneficiallyHOwnedIFollowingCReported(nership m: ect (D) ndirect tr. 4)	Indire	ture of ect Beneficia ership . 4)
Common Stock					mount		The	8,131	I		-	Deferred pensation
Common Stock	11/07/2012			Р	25,000	А	\$ 1.75	25,000	D			

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

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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. Number of orDerivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)	6. Date Exercisable and Expiration Date (Month/Day/Year)		7. Title and Amount of Underlying Securities (Instr. 3 and 4)	
				Code V	(A) (D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares
Common Stock Warrant (Right to Buy)	\$ 2.1 <u>(1)</u>	11/07/2012		Р	12,500	11/07/2012	11/06/2017	Common Stock	12,500

Reporting Owners

Reporting Owner Name / Address	Relationships								
	Director	10% Owner	Officer	Other					
Douglas James D 4904 KILLARNEY CT. WESTERVILLE, OH 43082	Х								
Signatures									
/s/ Kristina K. Tipton, POA for Douglas	James D		11/09	9/2012					
<u>**</u> Signature of Reporting Per		Date							
Evaluation of Responses:									

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) The warrants were acquired in connection with the purchase of common stock as part of Camco's offering

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.