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CAMCO FINANCIAL CORP Form 8-K October 30, 2003

> SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549

> > FORM 8-K

CURRENT REPORT

Pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934

Date of Report (Date of earliest event reported): October 24, 2003 _____

CAMCO FINANCIAL CORPORATION

_____ (Exact name of registrant as specified in its charter)

DELAWARE _____

incorporation)

0-25196 51-0110823

_____ _____ (State or other jurisdiction of (Commission File No.) (IRS Employer I.D. No.)

> 6901 Glenn Highway, Cambridge, Ohio 43725 -----

(Address of principal executive offices) (Zip Code)

Registrant's telephone number, including area code: (740) 435-2020 _____

ITEM 7. FINANCIAL STATEMENTS AND EXHIBITS.

- Not applicable. (a) and (b)
- (C) Exhibits.

See Index to Exhibits.

ITEM 12. RESULTS OF OPERATIONS AND FINANCIAL CONDITION.

On October 24, 2003, Camco Financial Corporation issued a press release regarding its earnings for the third quarter of fiscal 2003. The press release is attached hereto as Exhibit 99.

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SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the Registrant has duly caused this report to be signed on its behalf by the undersigned thereunto duly authorized.

CAMCO FINANCIAL CORPORATION

By: /s/ Mark A. Severson Mark A. Severson, Chief Financial Officer

Date: October 29, 2003

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INDEX TO EXHIBITS

Exhibit Number Description ----- 99 Press Release of Camco Financial Corporation dated

October 24, 2003.

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