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CAMCO FINANCIAL CORP Form 8-K May 03, 2004

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): April 30, 2004

CAMCO FINANCIAL CORPORATION

(Exact name of registrant as specified in its charter)

DELAWARE 0-25196 51-0110823

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

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.

(a) and (b) Not applicable.

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(C) Exhibits.

See Index to Exhibits.

Item 12. Results of Operations and Financial Condition.

On April 30, 2004, Camco Financial Corporation ("Camco") issued a press release, a copy of which 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: April 30, 2004

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INDEX TO EXHIBITS

Exhibit	
Number	Description
99	Press Release of Camco Financial Corporation dated April 30, 2004.