

Kirksey John Edward  
 Form 4  
 November 09, 2012

**FORM 4**

**UNITED STATES SECURITIES AND EXCHANGE COMMISSION  
 Washington, D.C. 20549**

OMB APPROVAL

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Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).

**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 30(h) of the Investment Company Act of 1940

(Print or Type Responses)

1. Name and Address of Reporting Person \*  
 Kirksey John Edward

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)  
 475 MEADOW VIEW DRIVE  
 (Street)

3. Date of Earliest Transaction (Month/Day/Year)  
 11/07/2012

\_\_\_\_ Director \_\_\_\_\_ 10% Owner  
 Officer (give title below) \_\_\_\_\_ Other (specify below)  
 CFO/ SVP/ Treasurer

POWELL, OH 43065  
 (City) (State) (Zip)

4. If Amendment, Date Original Filed(Month/Day/Year)

6. Individual or Joint/Group Filing(Check Applicable Line)  
 Form filed by One Reporting Person  
 Form filed by More than One Reporting Person

**Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned**

| 1. Title of Security (Instr. 3) | 2. Transaction Date (Month/Day/Year) | 2A. Deemed Execution Date, if any (Month/Day/Year) | 3. Transaction Code (Instr. 8) | 4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5) | 5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4) | 6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4) | 7. Nature of Ownership (Instr. 4) |
|---------------------------------|--------------------------------------|--|--------------------------------|---|---|--|-----------------------------------|
|                                 |                                      |  |                                | (A) or (D) Code V   | Amount  | Price  |                                   |
| Common Stock                    | 11/07/2012                           |  | X                              |   | 36,380  | \$ 1.75  | D                                 |
| Common Stock                    | 11/07/2012                           |  | P                              |   | 20,766  | \$ 1.75  | I By 401(K) Plan                  |

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

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SEC 1474 (9-02)

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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. Transaction Code (Instr. 8) | 5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5) | 6. Date Exercisable and Expiration Date (Month/Day/Year) |                       | 7. Title and Underlying Security (Instr. 3 and 4) |
|--|--|--------------------------------------|--|--------------------------------|---|--|-----------------------|---|
|  |  |                                      |  | Code                           | V (A) (D)   | Date Exercisable   | Expiration Date       | Title   |
| Subscription Rights (right to buy)         | \$ 1.75  | 11/07/2012                           |  | X                              |   | 36,380   | 09/24/2012 11/01/2012 | Common Stock                                      |
| Common Stock Warrants (Right to Buy)       | \$ 2.1 <sup>(1)</sup>                                  | 11/07/2012                           |  | P                              |   | 18,190   | 11/07/2012 11/06/2017 | Common Stock                                      |
| Common Stock Warrants (Right to Buy)       | \$ 2.1 <sup>(1)</sup>                                  | 11/07/2012                           |  | P                              |   | 10,383   | 11/07/2012 11/06/2017 | Common Stock                                      |
| Stock Option                               | \$ 1.9   |                                      |  |                                |   |  | 04/01/2011 04/01/2021 | Common Shares                                     |

## Reporting Owners

| Reporting Owner Name / Address                                   | Relationships |           |                     |       |
|--|---------------|-----------|---------------------|-------|
|  | Director      | 10% Owner | Officer             | Other |
| Kirksey John Edward<br>475 MEADOW VIEW DRIVE<br>POWELL, OH 43065 |               |           | CFO/ SVP/ Treasurer |       |

## Signatures

/S/ Kristina K Tipton, POA for John E Kirksey  
 11/09/2012  
\*\*Signature of Reporting Person Date

## 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
- (2) The option was awarded pursuant to the Camco Financial Corporation 2010 Equity Incentive Plan and vests 100% beginning on this date.

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, see Instruction 6 for procedure.

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