#### CAMCO FINANCIAL CORP

Form 4 July 23, 2012

## FORM 4

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

OMB APPROVAL

OMB
3235-0287

Washington, D.C. 20549 Number:

Expires: January 31, 2005

subject to
Section 16.
Form 4 or

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES

Estimated average burden hours per response... 0.5

Form 5 obligations may continue. *See* Instruction

Check this box

if no longer

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

1(b).

(C:+-)

(Print or Type Responses)

1. Name and Address of Reporting Person * HUSTON JAMES			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) 5533 STILLV	(First)  VATER AV	(Middle)	3. Date of Earliest Transaction (Month/Day/Year) 07/20/2012	_X_ Director 10% Owner Other (specify below)  President/CEO		
	(Street)		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		
WESTERVILLE, OH 43082				Form filed by More than One Reporting Person		

(City)	(State) (2	Table	I - Non-Do	erivative S	Securities A	equired, Disposed	of, or Beneficia	lly 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. Securit onAcquired Disposed (Instr. 3,	(A) or of (D)	5. Amount of Securities Beneficially Owned Following	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)	
Common Stock			Code V	Amount	(A) or (D) Price	Reported Transaction(s) (Instr. 3 and 4) 211,601 (1)	D		
Common Stock						200	I	By Minor Child	
Common Stock						17,464 <u>(2)</u>	I	By 401(k) Plan	

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

(7:n)

(State)

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#### 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)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transactic Code (Instr. 8)	5. orNumber of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)		te	7. Title and L Underlying S (Instr. 3 and	Securities
				Code V	(A) (D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares
Stock Option	\$ 2.15					02/18/2011	02/18/2021	Common Shares	50,845
Stock Option	\$ 2.15					02/18/2011	02/18/2021	Common Shares	41,524
Stock Option	\$ 2.51					02/26/2010	02/26/2020	Common Shares	164,541
Stock Option	\$ 2.5					01/23/2009	01/23/2019	Common Shares	75,000

## **Reporting Owners**

Reporting Owner Name / Address	Relationships						
· · · · · · · · · · · · · · · · · · ·	Director	10% Owner	Officer	Other			
HUSTON JAMES 5533 STILLWATER AVENUE WESTERVILLE, OH 43082	X		President/CEO				

## **Signatures**

/s/Kristina K. Tipton, POA for James E. Huston 07/23/2012

\*\*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) Stock will vest over 4 equal annual installments.
- (2) Shares were purchased through the 401(k) plan, which purchase was exempt under Section 16b-3(d).
- (3) 20% exercisable on date of grant. Additional 20% exercisable each anniversary date thereafter.

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

Reporting Owners 2

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