RUGG D EDWARD Form 5 February 11, 2003

OMB APPROVAL

OMB Number: 3235-0362

Expires: January 31, 2005

Estimated average burden hours per response...1.0

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, DC 20549

FORM 5

ANNUAL STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

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

- O Check box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).
- O Form 3 Holdings Reported
- X Form 4 Transactions Reported

Name and Address of Reporting Person*			2.	Issuer Name and Ticker or Tra Symbol	ading 3.	I.R.S. Identification Number of Reporting Person, if an entity (Voluntary)		
Rugg	D.	Edward		Camco Financial Corporation (C	AFI)	-		
(Last)	(First)	(Middle)	_					
5 044 6 3				Statement for Month/Year	5.	If Amendment, Date of Original (Month/Year)		
5041 Skyline Drive				December 31, 2002				
(Street)			6.	Relationship of Reporting Pers to Issuer (Check All Applicable)		Individual or Joint/Group Report (Check Applicable Line)	rting	
Cambrid	ge OH	43725		O Director O 10)% Owner	X Form filed b Reporting Po	•	
(City)	(State)	(Zip)	_	O Officer (give title below	v)	0		

X Other (specify below)

Advantage Bank, Executive Vice President and COO

Form filed by More than One Reporting Person

1	l'able I	Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned	
			-

Title of Security (Instr. 3)	2. Transaction Date (Month/Day	2A.	Deemed Execution Date, if any (Month/Day/Year)	3.	Code	cSionuritic or Dispo (Instr. 3,	sed of	(D)	5.	Amount of Securities Beneficially Owned at the End of Issuer's Fiscal Year (Instr. 3 and 4)	6.	Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7.	Nature of Indirect Beneficial Ownership (Instr. 4)
						Amount	(A) or (D)	Price						
Common Stock	01/03/02				A	53	A	\$12.50						
Common Stock	3/27/02				A	41	A	\$13.32						
Common Stock	6/24/02				A	50	A	\$14.45						
Common Stock	10/04/02				A	58	A	\$13.35		5,875		I		By Deferred Compensation Plan
Common Stock										14,371		I		By 401(k) P
Common Stock										91,349		D		

*If the form is filed by more than one reporting person, see instruction 4(b)(v).

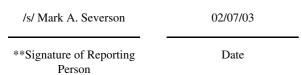
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(Over) SEC 2270 (9-02)

Table II Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities) 1. Title of Derivative 2. Conversion or 3. Transaction Date 3A. Deemed Execution 4. Transaction 5. Number of Derivative Security Exercise (Month/Day/Year) Date, if any Code Securities (Instr. 3) **Price of Derivative** (Month/Day/Year) (Instr. 8) Acquired (A) or Disposed of Security **(D)** (Instr. 3, 4 and 5) **(D)** (A) Common Stock (Right to Buy) \$9.79 Common Stock \$14.65 (Right to Buy)

	Date Exerci Expiration (Month/Day)		Title and of Underlyi Securitie (Instr. 3 d	ng s	Price of 9. Derivative Security (Instr. 5)	Number of Derivative Securities Beneficially Owned at End of Year (Instr. 4)	_	11. Nature of Indirect Beneficial Ownershij (Instr. 4)
	Date Exercisable	Expiration Date	Title	Amount or Number of Shares				
	9/24/95	9/23/05	Common Stock	8,335		8,335	D	
	*	11/23/08	Common Stock	3,150		3,150	D	
_								

^{**} Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).



Mark A. Severson POA for

D. Edward Rugg

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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