

CAMCO FINANCIAL CORP

Form 4

September 21, 2005

**FORM 4****UNITED STATES SECURITIES AND EXCHANGE COMMISSION  
Washington, D.C. 20549**

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

## OMB APPROVAL

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(Print or Type Responses)

1. Name and Address of Reporting Person \*  
**WRIGHT EDWARD A**

(Last) (First) (Middle)

1552 N. 14TH STREET

(Street)

CAMBRIDGE, OH 43725

(City) (State) (Zip)

2. Issuer Name **and** Ticker or Trading  
Symbol  
**CAMCO FINANCIAL CORP**  
**[CAFI]**

3. Date of Earliest Transaction  
(Month/Day/Year)  
09/19/2005

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

5. Relationship of Reporting Person(s) to  
Issuer

(Check all applicable)

\_\_\_\_ Director \_\_\_\_ 10% Owner  
\_\_\_\_X\_\_\_\_ Officer (give title below) \_\_\_\_ Other (specify below)

SVP/Adv. Bank

6. Individual or Joint/Group Filing(Check  
Applicable Line)  
\_\_\_\_X\_\_\_\_ 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<br>Security<br>(Instr. 3) | 2. Transaction Date<br>(Month/Day/Year) | 2A. Deemed<br>Execution Date, if<br>any<br>(Month/Day/Year) | 3. Transaction<br>Code<br>(Instr. 8) | 4. Securities Acquired<br>(A) or Disposed of<br>(D)<br>(Instr. 3, 4 and 5) | 5. Amount of<br>Securities<br>Beneficially<br>Owned<br>Following<br>Reported<br>Transaction(s)<br>(Instr. 3 and 4) | 6. Ownership<br>Form: Direct<br>(D) or<br>Indirect (I)<br>(Instr. 4) | 7. Nature of<br>Indirect<br>Beneficial<br>Ownership<br>(Instr. 4) |
|---------------------------------------|-----------------------------------------|-------------------------------------------------------------|--------------------------------------|----------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------|-------------------------------------------------------------------|
| Common<br>Stock                       | 09/19/2005                              |                                                             | M                                    | V Amount (A) or (D) Price<br>5,036 A \$<br>9.79                            | 8,975 <sup>(1)</sup>                                                                                               | D                                                                    |                                                                   |
| Common<br>Stock                       |                                         |                                                             |                                      |                                                                            | 13,342                                                                                                             | I                                                                    | By 401-(k)                                                        |

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 Amount of Underlying Securities (Instr. 3 and 4) |                 |              |                            |
|--------------------------------------------|--------------------------------------------------------|--------------------------------------|----------------------------------------------------|--------------------------------|-----------------------------------------------------------------------------------------|----------------------------------------------------------|-----|---------------------------------------------------------------|-----------------|--------------|----------------------------|
|                                            |                                                        |                                      |                                                    | Code                           | V                                                                                       | (A)                                                      | (D) | Date Exercisable                                              | Expiration Date | Title        | Amount or Number of Shares |
| Common Stock                               | \$ 9.79                                                | 09/19/2005                           |                                                    | M                              |                                                                                         | 5,036                                                    |     | 09/23/1995                                                    | 09/23/2005      | Common Stock | 5,036                      |
| Common Stock                               | \$ 14.65                                               |                                      |                                                    |                                |                                                                                         |                                                          |     | 11/24/1998                                                    | 11/23/2008      | Common Stock | 2,100                      |
| Common Stock                               | \$ 16.13                                               |                                      |                                                    |                                |                                                                                         |                                                          |     | 01/22/2003 <sup>(2)</sup>                                     | 01/22/2013      | Common Stock | 3,910                      |
| Common Stock                               | \$ 17.17                                               |                                      |                                                    |                                |                                                                                         |                                                          |     | 01/27/2004 <sup>(2)</sup>                                     | 01/27/2014      | Common Stock | 1,167                      |
| Common Stock                               | \$ 16.51                                               |                                      |                                                    |                                |                                                                                         |                                                          |     | 01/27/2005 <sup>(2)</sup>                                     | 01/27/2015      | Common Stock | 3,100                      |

## Reporting Owners

| Reporting Owner Name / Address                                | Relationships                    |
|---------------------------------------------------------------|----------------------------------|
|                                                               | Director 10% Owner Officer Other |
| WRIGHT EDWARD A<br>1552 N. 14TH STREET<br>CAMBRIDGE, OH 43725 | SVP/Adv. Bank                    |

## Signatures

Mark A. Severson, POA for Edward A. Wright 09/21/2005

\*\*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) Between January 2005 and June 2005, the reporting person acquired 230 shares of stock under the 401(k) Plan. The information in this report is based on a plan statement dated as of 6/30/05.

(2) The options vest in equal installments over a five year period, 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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