CAMCO FINANCIAL CORP

Form 4

February 06, 2006

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

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF

SECURITIES

OMB Number:

3235-0287

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January 31, 2005

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response...

if no longer subject to Section 16. Form 4 or Form 5

obligations

may continue.

See Instruction

Check this box

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).

(Last)

(Print or Type Responses)

1. Name and Address of Reporting Person *

Mock Douglas F

2. Issuer Name and Ticker or Trading

Symbol

CAMCO FINANCIAL CORP

[CAFI]

(First) (Middle)

3. Date of Earliest Transaction

(Month/Day/Year) 02/01/2006

25 MEADOW WOOD DRIVE (Street)

4. If Amendment, Date Original

Filed(Month/Day/Year)

5. Relationship of Reporting Person(s) to

Issuer

(Check all applicable)

X_ Director 10% Owner Officer (give title Other (specify below)

6. Individual or Joint/Group Filing(Check Applicable Line)

X Form filed by One Reporting Person Form filed by More than One Reporting

Person

GRANVILLE, OH 43023

(City) (State) (Zip)

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

1.Title of Security (Instr. 3)

2. Transaction Date 2A. Deemed (Month/Day/Year)

Execution Date, if

(Month/Day/Year)

3. 4. Securities TransactionAcquired (A) or Code Disposed of (D) (Instr. 8) (Instr. 3, 4 and 5)

5. Amount of 6. Securities Beneficially Form: Owned

Ownership **Indirect Beneficial** Ownership Direct (D) (Instr. 4) or Indirect

7. Nature of

(A) or

Following Reported (I) Transaction(s) (Instr. 4)

(Instr. 3 and 4) Code V Amount (D) Price

Common Stock

1,068 Ι By Deferred Compensation Plan

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

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Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

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1. Title of	2.	3. Transaction Date		4.	5. Number	6. Date Exercisab	le and	7. Title and A	
Derivative Security	Conversion or Exercise	(Month/Day/Year)	any	Transaction Code	Derivative (Month/Day/Year)		r)	Underlying Securities (Instr. 3 and 4)	
(Instr. 3)	Price of Derivative Security		(Month/Day/Year)	(Instr. 8)	Securities Acquired (A) or Disposed of (D) (Instr. 3, 4,		,		
					and 5)				
				Code V	(A) (D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares
Right to Buy	\$ 742	02/01/2006		A	742	02/01/2006(1)	02/01/2016	Common Stock	742

Reporting Owners

Reporting Owner Name / Address	Relationships					
1 8	Director	10% Owner	Officer	Other		
Mock Douglas F 25 MEADOW WOOD DRIVE GRANVILLE, OH 43023	X					

Signatures

Mark A. Severson, POA for Douglas F.
Mock
02/06/2006

**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 option was awarded pursuant to the Westwood Homestead Financial Corporation 1997 Stock Option Plan and vests 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. Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.

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