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TUCKER J	EFFREY T											
Form 4												
February 03	3, 2011											
FORM 4 UNITED STATES SECURITIES AND EXCHANCE COMMISSION									OMB APPROVAL			
CONVIA UNITED STATES SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549								ON	OMB Numbe	er:	3235-0287	
Check t	laer									s: Ja	nuary 31,	
Subject to Section 16. Form 4 or			OF CHANGES IN BENEFICIAL OWNERSHIP O SECURITIES							timated average rden hours per sponse 0.5		
Form 5 obligati may con <i>See</i> Inst 1(b).	ons ntinue. Section 17((a) of the Pub		lding Co	mpa	ny Act	nge Act of 193 of 1935 or Sec 940					
(Print or Type	Responses)											
TUCKER JEFFREY T S			2. Issuer Name and Ticker or Trading Symbol CAMCO FINANCIAL CORP				5. Relationship of Reporting Person(s) to Issuer					
			AFI]	(Check all applicable)								
			Date of Earliest ' onth/Day/Year)	te of Earliest Transaction th/Day/Year)				X_ Director10% Owner Officer (give titleOther (specify below) below)				
188 FRIEN	NDSHIP DRIVE	02/	02/02/2011				below)		00100	•)		
	Amendment, Date Original d(Month/Day/Year)				6. Individual or Joint/Group Filing(Check Applicable Line) _X_ Form filed by One Reporting Person							
NEW CON	NCORD, OH 4376	52					Form filed Person	by Mo	ore than O	ne Reporti	ng	
(City)	(State)	(Zip)	Table I - Non-	-Derivativ	e Secı	ırities A	cquired, Dispose	ed of,	or Bene	ficially O	wned	
1.Title of Security (Instr. 3)	2. Transaction Date 2A. Deeme (Month/Day/Year) Execution any (Month/Da		Code	 4. Securities Acquired tion(A) or Disposed of (D)) (Instr. 3, 4 and 5) 			5. Amount of Securities Beneficially Owned Following Reported	Forn Dire	wnership orm: irect (D) Indirect	7. Nature Indirect Ownersh (Instr. 4)	Beneficial ip	
			Code V	Amount	(A) or (D)	Price	Transaction(s) (Instr. 3 and 4)	(Inst	r. 4)			
Common Stock	02/02/2011		Р	745	A	\$ 2.27	14,810	Ι		By Def Compe Plan		
Common Stock							15,245	D				
Common Stock							1,713	Ι		By Chi	ld	

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

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information contained in this form are not
required to respond unless the formSEC 1474
(9-02)

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displays a currently valid OMB control number.

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)	4. Transactio Code (Instr. 8)	5. 6. Date Exercisable of Expiration Date of (Month/Day/Year) Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)		ate	7. Title and Amount of Underlying Securities (Instr. 3 and	Derivative Security (Instr. 5)	9. Nu Deriv Secur Bene Owno Follo Repo Trans (Instr
			Code V	(A) (D)	Date Exercisable	Expiration Date	Amo or Title Num of Share	ber	

Reporting Owners

Reporting Owner Name / Address	Relationships								
Reporting Owner Maine / Mairess	Director	10% Owner	Officer	Other					
TUCKER JEFFREY T 188 FRIENDSHIP DRIVE NEW CONCORD, OH 43762	Х								
Signatures									
/s/ Kristina K. Tipton, POA for Tucker	02/03/2011								
<u>**</u> Signature of Reporting Per	Date								
Explanation of Re	spon	ses:							

* 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).

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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.