TUCKER JEFFREY T 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 Trading Symbol	3.	I.R.S. Identification Number of Reporting Person, if an entity (Voluntary)		
Tucker Jeffrey T.		Camco Financial Corporation (CAFI)				
(Last) (First) (Middle)			_			
	4.	Statement for Month/Year	5.	If Amendment, Date of Original (Month/Year)		
188 Friendship Drive	-	December 31, 2002	_	Individual or Joint/Group Reporting (Check Applicable Line)		
(Street)	6.	Relationship of Reporting Person(s) to Issuer (Check All Applicable)	7.			
New Concord Ohio 43762		X Director O 10% Owner		X Form filed by One Reporting Person		
(City) (State) (Zip)	_	O Officer (give title below)		0		

O	Other (specify below)	Form filed by More
		than One Reporting
		Person

Person who respond to the collection of information contained in this form are not required to repond unless the form displays a currently valid OMB control number.

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

Table I Non-Derivative Securities Acquir	d, Disposed of, or Beneficially Owned
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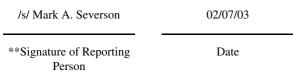
. Title of Security (Instr. 3)	2.	Transaction Date (Month/Day/Year)	2A.	Deemed Execution Date, if any (Month/Day/Year)	3.	Code	or Dispos (Instr. 3,	sed of	<b>(D)</b>	5.	Amount of 6. Securities Beneficially Owned at the End of Issuer's Fiscal Year (Instr. 3 and 4)	Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7.	Nature of Indirect Beneficial Ownership (Instr. 4)
							Amount	(A) or (D)	Price					
Common Stock		3/27/02				A	189	A	\$13.32					
Common Stock		6/24/02				A	88	A	\$14.45					
Common Stock		10/04/02				A	93	A	\$13.35		371	I		By Deferred Compensation Plan
Common Stock											12,751	D		
													S	(Over) EC 2270 (9-02)

						Disposed of, or Ben s, convertible secur							
Fitle of Derivative Security Instr. 3)			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.	Securities Acquired (D)	(A) or Dis	
										(A)	(D)		
Stock Option (Right o Buy)		\$9.79											
Stock Option (Right o Buy)		\$14.65											
	Stock Option (Right o Buy)	Stock Option (Right to Buy)	Instr. 3) Price of Derivative Security  Stock Option (Right to Buy) \$9.79	Exercise Instr. 3) Price of Derivative Security  Stock Option (Right to Buy)  Stock Option (Right to Buy)	Security Exercise (Month/Day/Year) Price of Derivative Security  Stock Option (Right to Buy)  Stock Option (Right to Buy)	Exercise (Month/Day/Year)  Price of Derivative Security  Stock Option (Right to Buy)  Stock Option (Right to Buy)	Security Exercise (Month/Day/Year) Date, if any (Month/Day/Year)  Price of Derivative Security  Stock Option (Right to Buy) \$9.79	Security Exercise (Month/Day/Year) Date, if any (Month/Day/Year) Price of Derivative Security  Stock Option (Right to Buy) \$9.79	Stock Option (Right of Buy)  Stock Option (Right of Buy)	Security Exercise (Month/Day/Year) Date, if any Code (Month/Day/Year) (Instr. 8)  Security Se	Security Exercise (Month/Day/Year) Date, if any Code Securities (Month/Day/Year) (Instr. 8) Acquired (D) (Instr. 3, 4)  Stock Option (Right to Buy) \$9.79	Security Exercise (Month/Day/Year) Date, if any Code Securities  Instr. 3) Price of Derivative Security (Month/Day/Year) (Instr. 8) Acquired (A) or District (D) (Instr. 3, 4 and 5)  (A) (D)  Stock Option (Right to Buy) \$9.79	

Date Exerc Expiration (Month/Day		Title and A Underlying (Instr. 3 and	Securities	Price of 9. Derivative Security (Instr. 5)	f Derivative 10 Beneficially End of	Ownership of Derivative Security: Direct (D) or Indirect (I) (Instr. 4)	11. Nature of Indirect Beneficial Ownershi (Instr. 4)
Date Exercisable	Expiration e Date	Title	Amount or Number of Shares				
9/24/95	9/23/05	Common Stock	2,494		2,494	D	
*	11/23/08	Common Stock	1,050		1,050	D	

#### **Explanation of Responses:**

<sup>\*\*</sup> 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

Jeffrey T. Tucker

Note: File three copies of this Form, one of which must be manually signed.

If space is insufficient, see Instruction 6 for procedure.

<sup>\*</sup> Options vest in equal installments over five years beginning on November 24, 1999.

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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#### POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS: That the undersigned officer and/or director of Camco Financial Corporation (the Company), hereby constitutes and appoints Larry A. Caldwell, Richard C. Baylor or Mark A. Severson as his/her true and lawful attorneys-in-fact and agents, with full power of substitution and resubstitution, for him/her and in his/her name, place and stead, in any and all capacities, to sign any and all Securities and Exchange Commission Forms 3, 4 and 5 with respect to the securities of the Company beneficially owned by the undersigned, any and all amendments thereto, and to file the same, and other documents relating thereto, with the Securities and Exchange Commission, and grants unto each of said attorneys-in-fact and substitute or substitutes full power and authority to do each and every act and thing requested and necessary to be done in and about the premises as fully to all intents and purposes as he/she might do in person, and hereby ratifies and confirms all things that each of said attorneys-in-fact and substitute or substitutes may lawfully do and seek to be done by virtue hereof.

This Power of Attorney shall be valid until such time as it is revoked by the undersigned in writing.

IN WITNESS WHEREOF, the undersigned has hereunto set his/her hand this 14th day of August, 2002.

Signature:	/s/ Jeffrey T. Tucker					
Print Name:	Jeffrey T. Tucker					
Capacity:	Director					