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CAMCO FINANCIAL CORP  
Form 8-K  
April 25, 2003

SECURITIES AND EXCHANGE COMMISSION  
Washington, D.C. 20549

FORM 8-K  
CURRENT REPORT

Pursuant to Section 13 or 15(d) of the  
Securities Exchange Act of 1934

Date of Report (Date of earliest event reported): April 21, 2003

CAMCO FINANCIAL CORPORATION

-----  
(Exact name of registrant as specified in its charter)

DELAWARE	0-25196	51-0110823
----- (State or other jurisdiction of incorporation)	----- (Commission File No.)	----- (IRS Employer I.D. No.)

6901 Glenn Highway, Cambridge, Ohio 43725  
-----  
(Address of principal executive offices) (Zip Code)

Registrant's telephone number, including area code: (740) 435-2020

Item 7. Financial Statements and Exhibits.

(a) and (b) Not applicable.

(c) Exhibits.

See Index to Exhibits.

Item 9. Regulation FD Disclosure.

The following information is being furnished under Item 12 of  
Form 8-K:

On April 21, 2003, Camco Financial Corporation issued a press  
release regarding its earnings for the first quarter of fiscal 2003. The press  
release is attached hereto as Exhibit 99.

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SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the Registrant has duly caused this report to be signed on its behalf by the undersigned thereunto duly authorized.

CAMCO FINANCIAL CORPORATION

By: /s/ Richard C. Baylor  
-----  
Richard C. Baylor, President

Date: April 22, 2003

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INDEX TO EXHIBITS

Exhibit Number -----	Description -----
99	Press Release of Camco Financial Corporation dated April 21, 2003.

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