CAMCO FINANCIAL CORP Form 8-K November 26, 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): November 26, 2003

CAMCO FINANCIAL CORPORATION

(Exact name of registrant as specified in its charter)

DELAWARE 0-25196 51-0110823

(State or other jurisdiction of (Commission File No.) (IRS Employer I.D. No.) incorporation)

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

Item 5. Other Events and Regulation FD Disclosure.

On November 26, 2003, Camco Financial Corporation issued a release announcing a dividend on its common stock. The press release is attached hereto as Exhibit 99.

Item 7. Financial Statements and Exhibits.

(a) and (b) Not applicable.

(c) Exhibits.

See Index to Exhibits.

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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: November 26, 2003

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INDEX TO EXHIBITS

Exhibit Number	Description
99	Press Release of Camco Financial Corporation dated November 26, 2003.

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border-bottom-width: 1">1.Title of Security

(Instr. 3)2. Transaction Date (Month/Day/Year)2A. Deemed Execution Date, if any (Month/Day/Year)3. Transaction Code

(Instr. 8)4. Securities Acquired (A) or Disposed of (D)

(Instr. 3, 4 and 5)5. Amount of Securities Beneficially Owned Following Reported Transaction(s)

(Instr. 3 and 4)6. Ownership Form: Direct (D) or Indirect (I)

(Instr. 4)7. Nature of Indirect Beneficial Ownership

(Instr. 4)CodeVAmount(A) or (D)Price

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

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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)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transactic Code (Instr. 8)	5. Number of orDerivative Securities Acquired (A) or Disposed of (D (Instr. 3, 4, and 5))	Pate	7. Title and A Underlying S (Instr. 3 and	Securities	8 E S (.
				Code V	(A) (E	Date Exercisable	Expiration Date	Title	Amount or Number of Shares	
Stock Unit (DDCP)	<u>(1)</u>	07/31/2007		A	289.931	(2)	(2)	Common Stock	289.931	5

Reporting Owners

Reporting Owner Name / Address	Relationships					
1 8	Director	10% Owner	Officer	Other		
BERNTHAL FREDERICK M TWO N. NINTH STREET ALLENTOWN, PA 18101	X					

Signatures

/s/Michael A. McGrail, as Attorney-In-Fact for Frederick M.
Bernthal 08/02/2007

**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) No conversion or exercise price applies as under the terms of the Directors Deferred Compensation Plan (DDCP), payout of the underlying securities will occur following a director's retirement.
- (2) Payout of the underlying securities occurs as noted above in Note 1.
- (3) Total includes the reinvestment of dividends.

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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