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CAMCO FINANCIAL CORP
Form 8-K
July 26, 2004

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): July 23, 2004

CAMCO FINANCIAL CORPORATION

(Exact name of registrant as specified in its charter)

DELAWARE	0-25196	51-0110823
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(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.

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See Index to Exhibits.

Item 12. Results of Operations and Financial Condition.

On July 23, 2004, Camco Financial Corporation issued a press release, a copy of which 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/ Mark A. Severson

Mark A. Severson, Chief Financial Officer

Date: July 23, 2004

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INDEX TO EXHIBITS

Exhibit Number -----	Description -----
99	Press Release of Camco Financial Corporation dated July 23, 2004.

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