

RUGG D EDWARD  
Form 5  
February 11, 2003

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**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**

- Check box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).
- Form 3 Holdings Reported
- Form 4 Transactions Reported

<b>1. Name and Address of Reporting Person*</b>  Rugg      D.      Edward <hr style="width: 100%;"/> (Last)    (First)    (Middle)	<b>2. Issuer Name and Ticker or Trading Symbol</b>  Camco Financial Corporation (CAFI) <hr style="width: 100%;"/>	<b>3. I.R.S. Identification Number of Reporting Person, if an entity (Voluntary)</b>  <hr style="width: 100%;"/>
5041 Skyline Drive <hr style="width: 100%;"/> (Street)	<b>4. Statement for Month/Year</b>  December 31, 2002 <hr style="width: 100%;"/>	<b>5. If Amendment, Date of Original (Month/Year)</b>  <hr style="width: 100%;"/>
Cambridge    OH      43725 <hr style="width: 100%;"/> (City)      (State)      (Zip)	<b>6. Relationship of Reporting Person(s) to Issuer (Check All Applicable)</b>  <input type="radio"/> Director <input type="radio"/> 10% Owner  <input type="radio"/> Officer (give title below)	<b>7. Individual or Joint/Group Reporting (Check Applicable Line)</b>  <input checked="" type="radio"/> Form filed by One Reporting Person  <input type="radio"/>

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Other (*specify below*)

Form filed by More  
than One Reporting  
Person

Advantage Bank, Executive Vice  
President and COO

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**Table I Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned**

1. Title of Security <i>(Instr. 3)</i>	2. Transaction Date <i>(Month/Day/Year)</i>	2A. Deemed Execution Date, if any <i>(Month/Day/Year)</i>	3. Transaction Code <i>(Instr. 8)</i>	4. Securities Acquired (A) or Disposed of (D) <i>(Instr. 3, 4 and 5)</i>	5. Amount of Securities Beneficially Owned at the End of Issuer's Fiscal Year <i>(Instr. 3 and 4)</i>	6. Ownership Form: Direct (D) or Indirect (I) <i>(Instr. 4)</i>	7. Nature of Indirect Beneficial Ownership <i>(Instr. 4)</i>		
				(A) or Amount (D)	Price				
Common Stock	01/03/02		A	53	A	\$12.50			
Common Stock	3/27/02		A	41	A	\$13.32			
Common Stock	6/24/02		A	50	A	\$14.45			
Common Stock	10/04/02		A	58	A	\$13.35	5,875	I	By Deferred Compensation Plan
Common Stock							14,371	I	By 401(k) Plan
Common Stock							91,349	D	

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

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