CAMCO FINANCIAL CORP

Form 4

December 05, 2013

Check this box

UNITED STATES SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF

OMB Number:

3235-0287

Expires:

Form filed by More than One Reporting

Person

January 31, 2005

0.5

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response...

if no longer subject to Section 16. Form 4 or Form 5

SECURITIES Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934,

obligations may continue. See Instruction

Section 17(a) of the Public Utility Holding Company Act of 1935 or Section 30(h) of the Investment Company Act of 1940

1(b).

(Print or Type Responses)

1. Name and Address of Reporting Person * 5. Relationship of Reporting Person(s) to 2. Issuer Name and Ticker or Trading Tipton Kristina K. Issuer Symbol CAMCO FINANCIAL CORP (Check all applicable) [CAFI] (Last) (First) (Middle) 3. Date of Earliest Transaction Director 10% Owner X_ Officer (give title _ __ Other (specify (Month/Day/Year) below) 62960 JAMES RD. 12/04/2013 SVP / PFAO (Street) 4. If Amendment, Date Original 6. Individual or Joint/Group Filing(Check Filed(Month/Day/Year) Applicable Line) _X_ Form filed by One Reporting Person

CAMBRIDGE, OH 43725

(Ctata)

(7:m)

(City)	(State) (A	Table	I - Non-Do	erivative S	Securi	ties Acq	uired, Disposed o	of, or Beneficial	ly Owned
1.Title of Security	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if	3. Transactio	4. Securities Acquired on(A) or Disposed of			5. Amount of Securities	6. Ownership Form: Direct	7. Nature of Indirect
(Instr. 3)		any	Code	(D) (Instr. 3, 4 and 5)		Beneficially	(D) or	Beneficial	
		(Month/Day/Year)	(Instr. 8)			Owned	Indirect (I)	Ownership	
			Code V	Amount	(A) or (D)	Price	Following Reported Transaction(s) (Instr. 3 and 4)	(Instr. 4)	(Instr. 4)
Common Stock							4,366	I	By 401 (k) Plan
Common Stock	12/04/2013		M	2,289	A	\$ 2.51	18,499	D	

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

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$\label{thm:convertible} \begin{tabular}{ll} Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned \\ (e.g., puts, calls, warrants, options, convertible securities) \end{tabular}$

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)	Secu Acqu (A) o Disp (D)	or cosed of cr. 3, 4,	6. Date Exercisable and Expiration Date (Month/Day/Year)		7. Title and Amount of Underlying Securities (Instr. 3 and 4)	
				Code V	(A)	(D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares
Stock Option	\$ 2.51	12/04/2013		M		2,289	02/25/2010(1)	02/25/2020	Common Shares	3,815
Common Stock Warrants (Right to Buy)	\$ 2.1						11/07/2012	11/06/2017	Common Stock	2,500
Common Stock Warrants (Right to Buy)	\$ 2.1						11/07/2012	11/06/2017	Common Stock	2,500
Stock Option	\$ 2.15						02/18/2011(1)	02/18/2021	Common Shares	2,141
Stock Option	\$ 8.92						01/22/2008(1)	01/22/2018	Sommon Shares	677
Stock Option	\$ 12.35						01/23/2007(1)	01/23/2017	Common Shares	296
Stock Option	\$ 14.1						02/01/2006(1)	02/01/2016	Common Shares	2,925
Stock Option	\$ 16.51						01/27/2005(1)	01/27/2015	Common Shares	1,000
Stock Option	\$ 17.17						01/27/2004(1)	01/27/2014	Common Shares	211

Reporting Owners

Reporting Owner Name / Address	Relationships						
• 0	Director	10% Owner	Officer	Other			
			SVP / PFAO				

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Tipton Kristina K. 62960 JAMES RD. CAMBRIDGE, OH 43725

Signatures

/s/Kristina K. 12/05/2013 Tipton

**Signature of Date
Reporting Person

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) 20% exercisable on date of grant. Additional 20% exercisable each anniversary date thereafter.

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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