

LEAKE PAUL D  
Form 4  
March 18, 2003

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

**FORM 4**

**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 this box if no longer  
subject to Section 16.  
Form 4 or Form 5  
obligations may continue.  
*See Instruction 1(b).*

<p><b>1. Name and Address of Reporting Person*</b></p> <p>Leake, Paul D.</p> <hr/> <p><i>(Last) (First) (Middle)</i></p> <p>3635 Greenbriar Road</p> <hr/> <p><i>(Street)</i></p> <p>Ashland, Kentucky 41102</p> <hr/> <p><i>(City) (State) (Zip)</i></p>	<p><b>2. Issuer Name and Ticker or Trading Symbol</b></p> <p>Camco Financial Corporation (CAFI)</p> <hr/> <p><b>4. Statement for Month/Day/Year</b></p> <p>February 13, 2003</p> <hr/> <p><b>6. Relationship of Reporting Person(s) to Issuer</b> <i>(Check All Applicable)</i></p> <p><input checked="" type="checkbox"/> Director    <input type="checkbox"/> 10% Owner</p> <p><input type="checkbox"/> Officer <i>(give title below)</i></p> <p><input type="checkbox"/> Other <i>(specify below)</i></p> <hr/>	<p><b>3. I.R.S. Identification Number of Reporting Person, if an entity</b> <i>(Voluntary)</i></p> <hr/> <p><b>5. If Amendment, Date of Original</b> <i>(Month/Day/Year)</i></p> <hr/> <p><b>7. Individual or Joint/Group Filing</b> <i>(Check Applicable Line)</i></p> <p><input checked="" type="checkbox"/> Form Filed by One Reporting Person</p> <p><input type="checkbox"/> Form Filed by More than One Reporting Person</p>
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Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

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

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

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)
Common Stock	2/13/2003		M	3,366	A		
Common Stock	2/13/2003		S	366	D		
Common Stock	2/13/2003		S	1,500	D		
Common Stock	2/13/2003		S	500	D		
Common Stock	2/13/2003		S	500	D		
Common Stock	2/13/2003		S	300	D		
Common Stock	2/13/2003		S	200	D		
Common Stock	2/14/2003		M	3,000	A		
Common Stock	2/14/2003		S	1,000	D		
Common Stock	2/14/2003		S	300	D		
Common Stock	2/14/2003		S	400	D		
Common Stock	2/14/2003		S	100	D		
Common Stock	2/14/2003		S	700	D		

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Common Stock	2/14/2003	S	500	D	\$15.80			
Common Stock	2/19/2003	M	5,634	A	\$7.40			
Common Stock	2/19/2003	S	2,600	D	\$16.00			
Common Stock	2/19/2003	S	2,234	D	\$15.95			
Common Stock	2/19/2003	S	500	D	\$15.98			
Common Stock	2/19/2003	S	300	D	\$15.99	54,556	D	
Common Stock						371	I	By Deferred Compensation Plan
Common Stock						3,268	I	By 401(k) Plan
Common Stock						16,729	I	By spouse

**Table II Derivative Securities Acquired, Disposed of, or Beneficially Owned**  
*(e.g., puts, calls, warrants, options, convertible securities)*

1. Title of Derivative Security <i>(Instr. 3)</i>	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date <i>(Month/Day/Year)</i>	3A. Deemed Execution Date, if any <i>(Month/Day/Year)</i>	4. Transaction Code <i>(Instr. 8)</i>	5. Number of Derivative Securities Acquired (A) or Disposed of (D) <i>(Instr. 3, 4 and 5)</i>
				Code V	(A) (D)
Stock Option (Right to Buy)	\$7.40	2/13/2003		M	3,366
Stock Option (Right to Buy)	\$7.40	2/14/2003		M	3,000
Stock Option (Right to Buy)	\$7.40	2/19/2003		M	5,634

**Table II Derivative Securities Acquired, Disposed of, or Beneficially Owned Continued**  
(e.g., puts, calls, warrants, options, convertible securities)

6. Date Exercisable and Expiration Date (Month/Day/Year)	7. Title and Amount of Underlying Securities (Instr. 3 and 4)	8. Price of Derivative Security (Instr. 5)	9. Number of Derivative Securities Beneficially Owned Following Reported Transaction(s) (Instr. 4)	10. Ownership Form of Derivative Security: Direct (D) or Indirect (I) (Instr. 4)	11. Nature of Indirect Beneficial Ownership (Instr. 4)
	Amount or Number of Shares				
** 10/25/05	Common Stock	3,366			
** 10/25/05	Common Stock	3,000			
** 10/25/05	Common Stock	5,634	52,831	D	

**Explanation of Responses:**

\*\* Options vested in equal installments over five years, ending on October 25, 2000.

/s/ Mark A. Severson  
Mark A. Severson POA  
for Paul D. Leake

3/17/2003

\_\_\_\_\_  
\*\*Signature of Reporting  
Person

\_\_\_\_\_  
Date

\*\* Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, see Instruction 6 for procedure.