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CAMCO FINANCIAL CORP  
Form 8-K  
September 23, 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): September 23, 2003  
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CAMCO FINANCIAL CORPORATION  
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(Exact name of registrant as specified in its charter)

DELAWARE ----- (State or other jurisdiction of incorporation)	0-25196 ----- (Commission File No.)	51-0110823 ----- (IRS Employer I.D. No.)
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6901 Glenn Highway, Cambridge, Ohio 43725  
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(Address of principal executive offices) (Zip Code)

Registrant's telephone number, including area code: (740) 435-2020  
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Item 5. Other Events and Regulation FD Disclosure.  
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On September 23, 2003, Camco Financial Corporation issued a press release announcing a dividend on its common stock. The press release is attached hereto as Exhibit 99.

Item 7. Financial Statements and Exhibits.  
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(a) and (b) Not applicable.

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(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

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Richard C. Baylor, President

Date: September 23, 2003

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INDEX TO EXHIBITS

Exhibit Number -----	Description -----
99	Press Release of Camco Financial Corporation dated September 23, 2003.

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