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On January 13, 2009, Camco Financial Corporation ("Camco") issued a press release regarding an expected provision for loan and lease losses for the quarter ended December 31, 2008. The press release is attached as Exhibit 99 and is incorporated herein by reference.

Item 2.06. Material Impairments.

On January 13, 2009, Camco issued a press release regarding its determination on January 8, 2009 that a material impairment charge related to goodwill is required for the fourth quarter of 2008. The press release describing this impairment charge is attached as Exhibit 99 hereto and is incorporated herein by reference.

<u>Exhibit Number</u>	<u>Description</u>
99	Press release dated January 13, 2009

SIGNATURE

Pursuant to the requirements of the Securities Exchange Act of 1934, as amended, the Registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

Camco Financial Corporation

(Registrant)

/s/ **KRISTINA K. TIPTON**

January 13, 2009

(Date)

Kristina K. Tipton
Principal Accounting Officer