

Tipton Kristina K.  
Form 3  
March 09, 2012

**FORM 3 UNITED STATES SECURITIES AND EXCHANGE COMMISSION**  
**Washington, D.C. 20549**

OMB APPROVAL

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**INITIAL STATEMENT OF BENEFICIAL OWNERSHIP OF SECURITIES**

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

(Print or Type Responses)

1. Name and Address of Reporting Person *		2. Date of Event Requiring Statement	3. Issuer Name <b>and</b> Ticker or Trading Symbol	
Â Tipton Kristina K.		(Month/Day/Year)	CAMCO FINANCIAL CORP [CAFI]	
(Last)	(First)	(Middle)	4. Relationship of Reporting Person(s) to Issuer	5. If Amendment, Date Original Filed(Month/Day/Year)
		05/27/2008		
62960 JAMES RD.			(Check all applicable)	
(Street)			<input type="checkbox"/> Director <input type="checkbox"/> 10% Owner <input checked="" type="checkbox"/> Officer <input type="checkbox"/> Other (give title below)    (specify below) PFAO	
CAMBRIDGE,Â OHÂ 43725			6. Individual or Joint/Group Filing(Check Applicable Line) <input checked="" type="checkbox"/> Form filed by One Reporting Person <input type="checkbox"/> Form filed by More than One Reporting Person	
(City)	(State)	(Zip)		

**Table I - Non-Derivative Securities Beneficially Owned**

1. Title of Security (Instr. 4)	2. Amount of Securities Beneficially Owned (Instr. 4)	3. Ownership Form: Direct (D) or Indirect (I) (Instr. 5)	4. Nature of Indirect Beneficial Ownership (Instr. 5)
Common Stock	3,813 <sup>(1)</sup>	I	by 401 (K) Plan

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly. SEC 1473 (7-02)

**Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB control number.**

**Table II - Derivative Securities Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)**

1. Title of Derivative Security (Instr. 4)	2. Date Exercisable and Expiration Date (Month/Day/Year)	3. Title and Amount of Securities Underlying Derivative Security (Instr. 4)	4. Conversion or Exercise Price of Derivative Security	5. Ownership Form of Derivative Security: Direct (D) or Indirect	6. Nature of Indirect Beneficial Ownership (Instr. 5)
	Date Exercisable    Expiration Date	Title    Amount or Number of			

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				Shares		(I) (Instr. 5)	
Stock Option	02/18/2011	02/18/2021	Common Shares	2,141 <sup>(2)</sup>	\$ 2.15	D	Â
Stock Option	02/25/2010	02/25/2020	Common Shares	3,815 <sup>(2)</sup>	\$ 2.51	D	Â
Stock Option	01/22/2008	01/22/2018	Common Shares	677 <sup>(2)</sup>	\$ 8.92	D	Â
Stock Option	01/23/2007	01/23/2017	Common Shares	296 <sup>(2)</sup>	\$ 12.35	D	Â
Stock Option	02/01/2006	02/01/2016	Common Shares	2,925 <sup>(2)</sup>	\$ 14.1	D	Â
Stock Option	01/27/2005	01/27/2015	Common Shares	1,000 <sup>(2)</sup>	\$ 16.51	D	Â
Stock Option	01/27/2004	01/27/2014	Common Shares	211 <sup>(2)</sup>	\$ 17.17	D	Â
Stock Option	01/22/2003	01/22/2013	Common Shares	709 <sup>(2)</sup>	\$ 16.13	D	Â

## Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
Tipton Kristina K. 62960 JAMES RD. CAMBRIDGE, OH 43725	Â	Â	Â PFAO	Â

## Signatures

/s/Kristina K. Tipton 03/09/2012

\_\_Signature of Reporting Person Date

## Explanation of Responses:

- \* If the form is filed by more than one reporting person, see Instruction 5(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) Shares were purchased through the 401(k) plan, which purchase was exempt under Section 16b-3(d).
- (2) 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.