

CAMCO FINANCIAL CORP  
Form 8-K  
January 14, 2009

**United States**  
**SECURITIES AND EXCHANGE COMMISSION**

Washington, D.C. 20549

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**FORM 8-K**

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**CURRENT REPORT**

**Pursuant to Section 13 OR 15(d) of  
The Securities Exchange Act of 1934**

Date of Report (Date of earliest event reported) January 8, 2009

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**Camco Financial Corporation**

(Exact name of registrant as specified in its charter)

**DELAWARE**  
(State or other jurisdiction  
of incorporation)

**0-25196**  
(Commission File Number)

**51-0110823**  
(IRS Employer Identification No.)

**6901 Glenn Highway, Cambridge, Ohio**                      **43725**  
(Address of principal executive offices)                      (Zip Code)  
Registrant's telephone number, including area code: **(740) 435-2020**

Not Applicable  
(Former name or former address, if changed since last report)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions (see General Instruction A.2. below):

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
  - Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
  - Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
  - Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))
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**Section 2 - Financial Information**

**Item 2.02 Results of Operations and Financial Condition.**

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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

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**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**

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(Registrant)

/s/ **KRISTINA K. TIPTON**

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**January 13, 2009**

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(Date)

Kristina K. Tipton  
*Principal Accounting Officer*