

RUGG D EDWARD  
Form 5  
February 11, 2003

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**UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
Washington, DC 20549**

**FORM 5**

**ANNUAL 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 box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).
- Form 3 Holdings Reported
- Form 4 Transactions Reported

<p><b>1. Name and Address of Reporting Person*</b></p> <p>Rugg      D.      Edward</p> <hr/> <p><i>(Last)      (First)      (Middle)</i></p>	<p><b>2. Issuer Name and Ticker or Trading Symbol</b></p> <p>Camco Financial Corporation (CAFI)</p> <hr/>	<p><b>3. I.R.S. Identification Number of Reporting Person, if an entity (Voluntary)</b></p> <hr/>
<p>5041 Skyline Drive</p> <hr/> <p><i>(Street)</i></p>	<p><b>4. Statement for Month/Year</b></p> <p>December 31, 2002</p> <hr/>	<p><b>5. If Amendment, Date of Original (Month/Year)</b></p> <hr/>
<p>Cambridge      OH      43725</p> <hr/> <p><i>(City)      (State)      (Zip)</i></p>	<p><b>6. Relationship of Reporting Person(s) to Issuer (Check All Applicable)</b></p> <p><input type="radio"/> Director      <input type="radio"/> 10% Owner</p> <p><input type="radio"/> Officer <i>(give title below)</i></p>	<p><b>7. Individual or Joint/Group Reporting (Check Applicable Line)</b></p> <p><input checked="" type="radio"/> Form filed by One Reporting Person</p> <p><input type="radio"/></p>

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Other (*specify below*)

Form filed by More  
than One Reporting  
Person

Advantage Bank, Executive Vice  
President and COO

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

1. Title of Security <i>(Instr. 3)</i>	2. Transaction Date <i>(Month/Day/Year)</i>	2A. Deemed Execution Date, if any <i>(Month/Day/Year)</i>	3. Transaction Code <i>(Instr. 8)</i>	4. Securities Acquired (A) or Disposed of (D) <i>(Instr. 3, 4 and 5)</i>	5. Amount of Securities Beneficially Owned at the End of Issuer's Fiscal Year <i>(Instr. 3 and 4)</i>	6. Ownership Form: Direct (D) or Indirect (I) <i>(Instr. 4)</i>	7. Nature of Indirect Beneficial Ownership <i>(Instr. 4)</i>		
				(A) or Amount (D)	Price				
Common Stock	01/03/02		A	53	A	\$12.50			
Common Stock	3/27/02		A	41	A	\$13.32			
Common Stock	6/24/02		A	50	A	\$14.45			
Common Stock	10/04/02		A	58	A	\$13.35	5,875	I	By Deferred Compensation Plan
Common Stock							14,371	I	By 401(k) Plan
Common Stock							91,349	D	

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

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**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>
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(A) (D)

Common Stock (Right to Buy)	\$9.79				
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Common Stock (Right to Buy)	\$14.65				
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**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 <i>(Month/Day/Year)</i>	7. Title and Amount of Underlying Securities <i>(Instr. 3 and 4)</i>	8. Price of Derivative Security <i>(Instr. 5)</i>	9. Number of Derivative Securities Beneficially Owned at End of Year <i>(Instr. 4)</i>	10. Ownership of Derivative Security: Direct (D) or Indirect (I) <i>(Instr. 4)</i>	11. Nature of Indirect Beneficial Ownership <i>(Instr. 4)</i>
Date Exercisable	Expiration Date	Title	Amount or Number of Shares		
9/24/95	9/23/05	Common Stock	8,335	8,335	D
*	11/23/08	Common Stock	3,150	3,150	D

**Explanation of Responses:**

- \* Options vest in equal installments over five years beginning on November 24, 1999.
- \*\* Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

/s/ Mark A. Severson

02/07/03

\*\*Signature of Reporting Person

Date

Mark A. Severson POA for D. Edward Rugg

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

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