

(d) On October 8, 2012, the Board of Directors ("Board") of Camco Financial Corporation ("Camco") elected Mr. James P. Spragg to the Board of Camco and Advantage Bank. Mr. Spragg's term of office on the Board will be three years and expire in 2015. Mr. Spragg has also been appointed by the Board to serve as a member of Advantage's Executive Loan Committee.

Mr. Spragg will be compensated for his service on the Board in accordance with Camco's standard policy for compensation of non-employee directors, as further described under the section entitled "*Board Meetings, Committees, Risk Oversight and Compensation of Directors*" of Camco's 2012 Definitive Proxy Statement on Schedule 14A, which was filed with the Securities and Exchange Commission on July 24, 2012.

Mr. Spragg is filling a vacancy previously created by the Board when they increased the number of directors to ten.

A copy of the press release issued by Camco on October 9, 2012 to announce the election of Mr. Spragg to the Board is attached hereto as Exhibit 99.1.

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.

October 9, 2012

(Date)

Camco Financial Corporation

(Registrant)

/s/ JAMES E. HUSTON

James E. Huston
Chief Executive Officer