

On February 9, 2012, the Consent Order issued to Advantage Bank of Cambridge, Ohio (Advantage), a wholly-owned subsidiary of Camco Financial Corporation (CAFI), by the Federal Deposit Insurance Corporation (FDIC) and State of Ohio, Division of Financial Institutions (Ohio Division) on October 31, 2013 was terminated. The terms and conditions of the terminated Consent Order are incorporated herein by reference to the Form 8-K filed by CAFI on February 15, 2012.

Item 8.01. Other Events.

Advantage has entered into an understanding with the FDIC and Ohio Division that it will submit certain plans and reports to the FDIC and the Ohio Division, to seek the FDIC's and Ohio Division's prior consent before issuing any dividends to CAFI, and to maintain its Tier 1 Leverage Capital Ratio at a minimum of 8.50% and its Total Risk Based Capital Ratio at a minimum of 12.00%. At September 30, 2013 Advantage's Tier 1 Leverage Capital Ratio was 8.88% and its Total Risk Based Capital Ratio was 12.91%.

On November 1, 2013, CAFI issued a press release, a copy of which is attached as Exhibit 99 and is incorporated herein by reference, to announce the termination of the Consent Order.

Item 9.01. Financial Statements and Exhibits.

(d) Exhibits.

| <u>Exhibit Number</u> | <u>Description</u> |
|-----------------------|--------------------|
| 99.1 | Press Release |

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.

November 1, 2013

(Date)

Camco Financial Corporation

(Registrant)

/s/ JAMES E. HUSTON

James E. Huston
Chief Executive Officer