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CAMCO FINANCIAL CORP  
Form 424B3  
July 12, 2004

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Registration No. 333-116281

LONDON FINANCIAL CORPORATION  
2 East High Street - London, Ohio 43140

Telephone: (740) 852-0787  
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July 8, 2004

Dear Shareholder:

On or about July 7, 2004, you were sent a Notice of Special Meeting of Shareholders, a joint prospectus/proxy statement and a proxy card for a special meeting of shareholders of London Financial Corporation to be held on August 6, 2004. The Notice incorrectly stated that the record date established by the board of directors of London Financial Corporation for the determination of shareholders entitled to receive notice of and to vote at the special meeting and at any adjournment or postponement of the special meeting was July 25, 2004. In fact, the record date for such meeting is June 25, 2004.

We are sorry for any confusion or inconvenience!

Sincerely,

/s/ John J. Bodle

John J. Bodle  
President