

WESTCORP /CA/  
Form 425  
February 13, 2006

**Table of Contents**

**UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
Washington, D.C. 20549  
FORM 8-K**

**CURRENT REPORT  
PURSUANT TO SECTION 13 OR 15(d) OF THE  
SECURITIES EXCHANGE ACT OF 1934**

Date of Report (date of earliest event reported): February 13, 2006

**Westcorp**

(Exact Name of Registrant as Specified in its Charter)

**California**

(State or Other Jurisdiction of  
Incorporation or Organization)

**001-09910**

(Commission File Number)

**51-0308535**

(I.R.S. Employer  
Identification No.)

**23 Pasteur, Irvine, California 92618-3804**

(Address of Principal Executive Offices) (Zip Code)

**(949) 727-1002**

(Registrant's telephone number,  
including area code)

(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:

- 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))
-

**TABLE OF CONTENTS**

Item 8.01 Other Events.

Item 9.01 Financial Statements and Exhibits.

SIGNATURE

Index to Exhibits

EXHIBIT 99.1

---

**Table of Contents**

**Item 8.01 Other Events.**

On February 13, 2006, Wachovia Corp., Westcorp and WFS Financial Inc announced that the Office of the Comptroller of the Currency approved both the conversion of Western Financial Bank from a federal savings association to a national banking association and the merger of Wachovia Bank, N.A. with and into the converted institution. A copy of the press release is attached hereto as Exhibit 99.1 and incorporated herein by reference.

**Item 9.01 Financial Statements and Exhibits.**

(c) Exhibits

99.1 Press release issued on February 13, 2006

---

**Table of Contents**

**SIGNATURE**

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

**WESTCORP,  
a California corporation**

Date: February 13, 2006

By: /s/ J. Keith Palmer  
J. Keith Palmer  
Vice President and Treasurer

---

**Table of Contents**

**Index to Exhibits**

| <b>Exhibit</b> |                                           | <b>Description</b> |
|----------------|-------------------------------------------|--------------------|
| 99.1           | Press release issued on February 13, 2006 |                    |