

WESTCORP /CA/  
Form 8-K  
October 29, 2004

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**UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION**

**Washington, D.C. 20549**

**FORM 8-K**

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

Date of Report (date of earliest event reported): October 28, 2004

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**Westcorp**

(Exact Name of Registrant as Specified in its Charter)

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**California**  
(State or Other Jurisdiction of  
Incorporation or Organization)

**001-09910**  
(Commission File Number)

**51-0208535**  
(I.R.S. Employer  
Identification No.)

**23 Pasteur, Irvine, California 92618-3804**  
(Address of Principal Executive Offices) (Zip Code)

**(949) 727-1000**  
(Registrant's telephone number,  
including area code)

(Former Name or Former Address, if Changed Since Last Report)

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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))
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EXHIBIT 99.1

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**Item 7.01 Regulation FD Disclosure.**

On October 28, 2004, Westcorp issued a press release announcing that the Federal Deposit Insurance Corporation approved the application to merge WFS Financial into Western Financial Bank. A copy of that press release is attached to this Form 8-K as Exhibit 99.1 and incorporated herein by reference.

**Item 9.01 Financial Statements and Exhibits.**

(c) Exhibits

99.1 Westcorp Press Release on October 28, 2004

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**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: October 28, 2004

By: /s/ Lee A. Whatcott  
Lee A. Whatcott  
Executive Vice  
President,  
Chief Financial Officer  
and  
Chief Operations  
Officer

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<b>Exhibit</b>	<b>Description</b>
99.1	Westcorp Press Release on October 28, 2004