Tyner Susan M Form 3 January 13, 2006

## FORM 3

# UNITED STATES SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549

OMB APPROVAL

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INITIAL STATEMENT OF BENEFICIAL OWNERSHIP OF SECURITIES

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, response...
Section 17(a) of the Public Utility Holding Company Act of 1935 or Section
30(h) of the Investment Company Act of 1940

(Print or Type Responses)

1. Name and Address of Reporting 2. Date of Event Requiring 3. Issuer Name and Ticker or Trading Symbol Person \* Statement WESTCORP /CA/ [WES] Tyner Susan M (Month/Day/Year) 11/12/2005 (Last) (First) (Middle) 4. Relationship of Reporting 5. If Amendment, Date Original Person(s) to Issuer Filed(Month/Day/Year) 23 PASTEUR (Check all applicable) (Street) 6. Individual or Joint/Group Filing(Check Applicable Line) 10% Owner Director \_X\_ Form filed by One Reporting \_X\_\_ Officer Other Person IRVINE, CAÂ 92618 (give title below) (specify below) Form filed by More than One SVP/Controller Reporting Person (City) (State) (Zip) Table I - Non-Derivative Securities Beneficially Owned 4. Nature of Indirect Beneficial 1. Title of Security 2. Amount of Securities Beneficially Owned Ownership (Instr. 4) Ownership (Instr. 4) Form: (Instr. 5) Direct (D) or Indirect (I) (Instr. 5) Westcorp Employee Stock I Common Stock 1,030 Ownership and Salary Savings Plan Reminder: Report on a separate line for each class of securities beneficially

owned directly or indirectly.

SEC 1473 (7-02)

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Table II - Derivative Securities Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

1. Title of Derivative Security (Instr. 4)	2. Date Exercisable and Expiration Date (Month/Day/Year)	3. Title and Amount of Securities Underlying Derivative Security (Instr. 4)	4. Conversion or Exercise Price of Derivative	5. Ownership Form of Derivative Security:	6. Nature of Indirect Beneficial Ownership (Instr. 5)
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	Date Exercisable	Expiration Date	Title	Amount or Number of Shares	Security	Direct (D) or Indirect (I) (Instr. 5)	
Employee Stock Options - Right to Buy	(1)	02/22/2008	Common Stock	2,500	\$ 17.32	D	Â
Employee Stock Options - Right to Buy	(2)	02/15/2009	Common Stock	3,000	\$ 18.3	D	Â
Employee Stock Options - Right to Buy	(3)	02/20/2008	Common Stock	3,000	\$ 18.78	D	Â
Employee Stock Options - Right to Buy	(4)	02/18/2009	Common Stock	3,000	\$ 42.19	D	Â
Employee Stock Options - Right to Buy	(5)	03/03/2010	Common Stock	3,000	\$ 46.66	D	Â

## **Reporting Owners**

Reporting Owner Name / Address	Relationships				
1	Director	10% Owner	Officer	Other	
Tyner Susan M 23 PASTEUR IRVINE Â CAÂ 92618	Â	Â	SVP/Controller	Â	

## **Signatures**

Susan M. Tyner 01/13/2006

\*\*Signature of Date
Reporting Person

### **Explanation of Responses:**

- \* If the form is filed by more than one reporting person, see Instruction 5(b)(v).
- \*\* Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).
- (1) 625 vested 2/22/02; 625 vested 2/22/03; 625 vested 2/22/04 and 625 vested 2/22/05
- (2) 750 vested 2/15/03; 750 vested 2/15/04; 750 vested 2/15/05 and 750 will vest 2/15/06
- (3) 1,000 vested 2/20/04; 1,000 vested 2/20/05 and 1,000 will vest 2/20/06
- (4) 1,000 vested 2/18/05; 1,000 will vest 2/18/06 and 1,000 will vest 2/18/07
- (5) 1,000 will vest 3/3/06, 1,000 will vest 3/3/07 and 1,000 will vest 3/3/08

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *See* Instruction 6 for procedure. Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.

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