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WESTCORP /CA/ Form 4 February 24, 2003

FORM 4

_ Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

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

OMB APPROVAL

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1. Name and A Duane A. Nell	2. Issue Westco		me and Tic WES)	cker or	Tradin	g Symbol	6. Relationship of Reporting Person(s) to Issuer (Check all applicable)				
(Last)	of Reporting Person,					Statement for onth/Day/Year /20/03		<u> </u>			
							Director of Sul Financial	Director of Subsidiary WFS Financial			
						If Amendment, ate of Original	7. Individual or Joint/Group Filing (Check Applicable Line)				
La Jolla, CA 92037								Ionth/Day/Year)			
(Cit	y) (State)	(Zip)	T	able	I Non-I	Derivat	ive Se	curities Acquired, Di	sposed of, or Bene	ficially Owned	
1. Title of Security (Instr. 3)	le of 2. Trans- 2A. Deemed ity Execution		3. Trans action C (Instr. 8	ode	4. Securities Acquired (A) or Disposed of (D (Instr. 3, 4 & 5)			5. Amount of Securities Beneficially	6. Owner- ship Form:	7. Nature of Indirect Beneficial	
	(Month/ Day/ Year)	if any (Month/Day/ Year)	Code	V	Amount	(A) or (D)	Price	⊣ ĭ	or Indirect (I) (Instr. 4)	Ownership (Instr. 4)	

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

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FORM 4 (continued) Table II - Derivative Securities Acquired, Disposed of, or Beneficially

(e.g. nuts calls warrants ontions convertible securities)

(e.g., puts, cans, warrants, options, convertible securities)													
1. Title of	2. Conver-	3. Trans-	3A.	4.	5.	6. Date Exercisable	7. Title and	8. Price of	9. Number of	10.	11. Nature		
Derivative	sion or	action	Deemed	Trans-	Number	and Expiration	Amount of	Derivative	Derivative	Owner-	of Indirect		
Security	Exercise	Date	Execution	action	of	Date	Underlying	Security	Securities	ship	Beneficial		
	Price of		Date,	Code	Derivative	(Month/Day/	Securities	(Instr. 5)	Beneficially	Form	Ownership		
(Instr. 3)	Derivative	(Month/	if any		Securities	Year)	(Instr. 3 & 4)		Owned	of Deriv-	(Instr. 4)		
			(Month/	(Instr.	Acquired				Following	ative			
			-	8)	(A) or				Reported	Security:			
			Year)		Disposed				Transaction(s)	Direct			
					of (D)				(Instr. 4)	(D)			
1	1							1					

^{*} If the form is filed by more than one reporting person, see Instruction 4(b)(v).

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				(Instr. 4 & 5							or Indirect (I)			
				Code	V	(A)	Exer-cisable	Expira- tion Date		Amount or Number of Shares			(Instr. 4)	
Stock Options Right to Buy	\$18.78	02/20/03		A		4,000	02/20/04(1)		Common Stock	4,000		4,000	D	

Explanation of Responses:

(1) The option vests in three equal annual installments beginning on February 20, 2004

By: /s/ Susan Knox

02/24/03

Date

**Signature of Reporting Person

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, See Instruction 6 for procedure.

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^{**}Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).