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Catch Me If You Can: Ch 3 Movie Notes

Directions: Answer the questions in order as you watch *Catch Me If You Can*. Pay attention to how Frank uses banks, checks, identification, and the financial system throughout the movie.

1. At the beginning of the movie, what happens to Frank's family financially that causes major changes in their lifestyle?

2. What problems does Frank's father have with the **IRS and his finances**?

3. What does Frank first learn about the way people treat someone who appears wealthy or important?

4. Why does Frank pretend to be a **Pan Am airline pilot**?

5. How does wearing the Pan Am uniform make it easier for Frank to conduct financial transactions?

6. What type of financial document does Frank begin creating and using to get money?

7. Why are **payroll checks** from a major company like Pan Am easier for Frank to cash than personal checks?

8. What information does Frank need to make his fake checks look legitimate?

9. Why do banks have difficulty determining whether Frank's checks are real or fake at the time he cashes them?

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10. How does Frank use different **banks and locations** to avoid being caught?

11. What role does **identification** play when Frank attempts to cash a check?

12. How does Frank use confidence, appearance, and social skills to convince bank employees to trust him?

13. What is **check fraud**, and how is Frank committing it?

14. Why might a bank place a **hold** on a check instead of immediately giving a customer access to all of the money today?

15. What does FBI Agent Carl Hanratty begin noticing about the checks Frank is using?

16. Why is the **routing information** on a check important to banks?

17. How does Frank continue making money after banks begin becoming more suspicious of his Pan Am checks?

18. Frank later pretends to be other professionals, including a doctor and lawyer. How do these fake identities help him financially?

19. After Frank is caught, why is his knowledge of **checks and banking fraud** valuable to the FBI?

20. **Final Reflection:** What is one banking security practice used today, such as electronic verification, account alerts, holds, fraud detection, or identification requirements that could have made Frank's crimes much harder to commit?

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Answer Key

1. At the beginning of the movie, what happens to Frank's family financially that causes major changes in their lifestyle?
   Frank's family begins having serious money problems, loses their large home, and has to move into a smaller apartment.
2. What problems does Frank's father have with the IRS and his finances?
   Frank's father owes money to the IRS and is struggling financially because of tax and business problems.
3. What does Frank first learn about the way people treat someone who appears wealthy or important?
   He learns that people are more trusting and respectful toward someone who looks successful, confident, or important.
4. Why does Frank pretend to be a Pan Am airline pilot?
   He realizes that being a pilot gives him respect, free travel, and makes people more likely to trust him.
5. How does wearing the Pan Am uniform make it easier for Frank to conduct financial transactions?
   Bank employees see him as a trustworthy professional, so they are less suspicious when he cashes checks.
6. What type of financial document does Frank begin creating and using to get money?
   He begins creating and cashing counterfeit or fake checks.
7. Why are payroll checks from a major company like Pan Am easier for Frank to cash than personal checks?
   Banks are more likely to trust checks from a large, well-known company because they appear more legitimate and reliable.
8. What information does Frank need to make his fake checks look legitimate?
   He needs details such as the company name, bank information, account numbers, routing numbers, check numbers, and realistic signatures or printing.
9. Why do banks have difficulty determining whether Frank's checks are real or fake at the time he cashes them?
   Banks did not have instant electronic verification, so it could take days for a check to be processed and discovered as fake.
10. How does Frank use different banks and locations to avoid being caught?
    He cashes checks in many different cities and banks so that employees are less likely to recognize him or notice a pattern.
11. What role does identification play when Frank attempts to cash a check?
    Identification helps banks confirm who is cashing the check, but Frank uses fake identities and documents to convince employees that he is legitimate.
12. How does Frank use confidence, appearance, and social skills to convince bank employees to trust him?
    He dresses professionally, acts confident, speaks politely, and uses charm to make employees believe his story without questioning him closely.

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13. What is check fraud, and how is Frank committing it?
    Check fraud is illegally creating, changing, or using checks to obtain money. Frank commits it by making fake checks and cashing them for real money.
14. Why might a bank place a hold on a check instead of immediately giving a customer access to all of the money today?
    A bank may place a hold so it has time to verify that the check is legitimate and that the account has enough money to cover it.
15. What does FBI Agent Carl Hanratty begin noticing about the checks Frank is using?
    He notices patterns in the fake checks, including how they are made, where they are cashed, and the banking information used on them.
16. Why is the routing information on a check important to banks?
    The routing number identifies the bank that the money is supposed to come from and helps the banking system process the check correctly.
17. How does Frank continue making money after banks begin becoming more suspicious of his Pan Am checks?
    He changes his methods, creates more convincing checks, uses different identities, and continues moving to new locations.
18. Frank later pretends to be other professionals, including a doctor and lawyer. How do these fake identities help him financially?
    These respected professions make people trust him and give him access to jobs, money, and opportunities without closely questioning his identity.
19. After Frank is caught, why is his knowledge of checks and banking fraud valuable to the FBI?
    He understands how counterfeit checks are created and how criminals trick banks, so he can help the FBI identify and stop similar fraud.
20. Final Reflection: What is one banking security practice used today, such as electronic verification, account alerts, holds, fraud detection, or identification requirements that could have made Frank's crimes much harder to commit?
    Answers will vary. Examples include instant electronic check verification, stronger ID requirements, account alerts, fraud-detection software, and check holds. These tools can help banks identify suspicious activity much faster.