Frank Abagnale

Inside the Daniel Island Home of FBI Target Turned Consultant
Frank and Kelly Abagnale in Their Daniel Island Kitchen
The adage “dress for the job you want” is particularly applicable to Frank Abagnale, the inspiration for the movie Catch Me If You Can. Nowadays, Frank wears some iteration of slacks, a dress shirt, and a tie—the costume of bankers, government agents, and fraud consultants (the title that Frank currently holds). But Frank once wore other costumes, including pilot uniforms and lab coats, quite convincingly in fact. See, Frank was neither a pilot nor a doctor, but as a late teen, he persuaded airlines to let him fly thousands of miles in a cockpit jump seat for free and prompted a Georgia hospital to hire him to manage a team of medical interns. He did this simply with his conversational ease, phony credentials, and the (appropriate) clothes on his back. At the age of 65, Frank has lived more than half of his life after his antics and subsequent years in prison—lecturing extensively for the FBI Academy and financial institutions, yet he is still referred to as the world’s greatest con man. I eagerly sat down with Frank in his handsome wood-clad study on Daniel Island to answer a nagging question that I had formed upon reading about him: Is Frank a wolf in a sheep’s suit? Or, to put it another way, is Frank playing a well-crafted role as Frank Abagnale, the reformed authority on forgery? Like Aesop’s fable sug gests, I believe one’s nature does eventually betray itself. After speaking with him about his close-knit family, his and his wife’s vision for their custom home, and his 35 years of developing strategies and technologies to defeat impending threats on personal and financial security, I realized that he already divulged his nature—a long time ago. Frank is a genuinely benevolent guy, and a dapper one at that.
You’ve been called the world’s greatest con man, the Skywayman, a confidence trickster, and an opportunist. How would you describe yourself?

I think of myself as very much an opportunist. I was extremely creative. I saw things that other people didn’t see. And, certainly, I could think out of the box. Now, I have been teaching FBI agents for 30 years how to think outside of the box.

But the word opportunist has a negative connotation, literally meaning “someone who tries to get an advantage or something valuable from a situation without thinking about what is fair or right.” Don’t you want to distance yourself from that perception?

The word shouldn’t have a negative connotation. It should mean simply seeing things that other people don’t see and acting on those observations. A good example of that is when I boarded a plane one time posing as a pilot. I was sitting in the cockpit, and the captain turned around and asked, “The tower asked me to see your pilot’s license.” I’d never been asked that. So, I very quickly replied, “You know what, I put that in my checked flight bag.” So then I thought, “I need to get a pilot’s license, but how do I do that?” About that same time, I was reading a flying magazine, and in the magazine was an ad that said that you could take your pilot’s license and make it into a plaque on the wall. It would be a metal plaque with black letters, velvet around it, and a wood frame. All you had to do was send them the information from your license. Sure enough, two weeks later, here comes this plaque in the mail. Then, I went down to this print shop in Manhattan, and I said to the guy, “This is my pilot’s license, but I’d like to carry it in my wallet like some people do with their college diploma. Is there any way that you could shoot this
down and print it?” It turned out looking like an exact replica of a license. That was the kind of thing that no one thought of.

Most people have heard of your story, read your book, seen Catch Me If You Can, or even watched the musical, but tell us another story about the ingenuity that you had as an impostor.

When I started going overseas, I couldn’t get a passport because the government was looking for me. So, I was talking to this flight attendant. (I learned so much just from having conversations with people.) I just happened to say, “You know, I only fly domestically. When you guys go overseas, how do you go in and out of all the airports? Do they keep stamping your passports?” She answered, “No, we have an international crew card.” It was basically a business card that folded. The front was red with the FAA [Federal Aviation Administration] logo, and on the inside was a stapled passport picture. It said crew member, the airline, and an ID number. So, I easily replicated that, and that is why the Feds couldn’t figure how I was getting in and out of all of those countries without a passport. That really bothered them.

It is amazing that you got away with all that you did. But, why? Why lie to everyone around you?
I ran away from home in the ’60s when I was 16 years old. I ended up in New York City. I had no money—nothing. I had written some checks, and at first, I had the money in the accounts to cover it. But then, the money ran out, and I found that it was really easy for me to keep writing checks. Always thought that it start ed for me as a way to survive. Then, people starting chasing me because I was writing bad checks and I was a runaway. It became about me staying one step ahead of the people who were chasing me. Ultimately, in the end, I think it was a game.

Did it bother you morally that things you were doing were illegal? And if not, weren’t you worried for your safety?

No matter how much I pretended to be older, in reality, I was just a kid. I looked at everything through the eyes of an adolescent. I had no fear. It was like driving down the interstate at 100 miles an hour. I wasn’t thinking of the consequences. Once, I went into Chase Manhattan Bank and cashed a 500-dollar check, being an adolescent, I justified it by thinking, Well, this is a multi-billion-dollar company, and my 500 dollars isn’t going to hurt this bank. What was funny, though, is if I had walked in to a dry-cleaning store at that time and saw a cash-register drawer...
Every plank of wood in this unfinished Kiawah Island home was sprayed with Forticel, a red-dyed application that prevents mold growth. In addition, Koenig Construction utilized closed-cell spray foam from Energy One America (seen in green).
open, I would never have touched that money. In my mind, that was stealing. I was brought up in a very strict Catholic family and went to Catholic school. I was given all the right tools: character and ethics.

That, and the love of a good woman, is eventually what saved you, isn’t it?

I have to be honest with you. When the government came to me and said, “We’re going to take you out of prison,” I didn’t say, “Well, I am done with this crime.” Prison didn’t do anything but keep me off the streets. I wasn’t rehabilitated. I wasn’t born again. I didn’t have any religious awakening. And then I met Kelly, and I fell in love with her. I asked her to marry me. I didn’t have a dime to offer her. She married me against the wishes of her parents. She gave me three beautiful sons, and that is really what changed my life.

**You have a very frank way of speaking about your family that is refreshing. Do you think that you are able to appreciate your family this way because of your lack of honest relationships when you were on the run and your parents’ divorce, the impetus for your running away?**

No matter what anybody tells you, divorce is a very devastating thing. I knew that when I married Kelly, it would never enter my mind to get divorced. It would never enter my mind to put my children through what I went through. I knew that from day one. I knew the importance of having a family and keeping that family together.

I love my wife. I love my kids. I do a lot of things for my kids, but they are great kids. People say that I spoil them. I do it because I love them. I don’t drink. I don’t smoke. I don’t play golf. If I have to spend money, I spend money on my kids. Really, in life, all you have is your family. Kelly and I talk about it all the time. I know that if tomorrow we didn’t have a dime, my wife and I could move in to an apartment somewhere and we’d be just as happy. I tell my kids, “Having money gives you options, but it doesn’t bring you happiness. Happiness is something that you make for yourself.”

Well, at least for now, you don’t live in an apartment. You live in a beautiful home on Daniel Island that is filled with family photos and nostalgic tokens. What made you choose those items for decoration?

I’m not the type to have a lot of art. I’d rather have pictures of my children and my grandchildren. They are the focal point of my life. Even though they’re grown up now and have their own fami-
lies, the year are still the most important things in my life. I like to be able to turn the corner and see them.

And what about all the clocks?

My wife has always had interesting clocks. There are five grandfather clocks in the house and six or seven cuckoo clocks (all are from Germany). And that is not to mention all the little clocks! She also knows how to take care of them. Her cuckoo clocks are intricate, and she can get into them and fix them. She enjoys doing that. I told her, though, we can't buy any more clocks because we have no more room for any of them. When we were envisioning this house, while it was being built, I kept thinking, Where are all the second cuckoo clocks going to go? And yet, it worked out perfectly, especially with the entrance and the two grandfather clocks.

Tell me about the process of building this house.

When we decided to move out to Daniel Island, the last thing I wanted to do was build a home. But, the ones that were for sale didn't interest me. I had seen two or three homes that I liked, and they were all built by Carson Homes. I went by the office, and Chris Carson welcomed me in. He said, “I really don’t build spec homes, but I can build a home for you.” I said, “No, I’m not interested in building a home, but you build beautiful homes. I hope I can buy a house that you built.” Then, he said, “Well, by the way, I’m building a house. It’s just in framing.” My wife and I went by, and we were just stunned by the unique design of it. He eventually agreed to sell it to me. Funny thing is, he was actually building it for himself originally.

It really seems to fit you and Kelly, both aesthetically and functionally. What are your favorite parts of the home?

I like that the master suite is so separated. All my grandkids can be on one side, and you can’t hear a thing in the master. And if you are older, you don’t have to worry about going upstairs because the master is downstairs. It’s almost like a compound. I know a lot of people that see it from the outside think it is one big house, so they say, “Man, your house is huge!” I say, “No. It’s all hollow in the middle.” It does give a great street presence.

I’m also somebody who loves good craftsmanship: crown moulding, book cases,
and things that are very unique and take a great bit of skill. I lived downtown in a four-million-dollar, beautifully restored home built in 1784. This house was not near the cost of that house, and it has better craftsmanship and quality. Plus, it’s a much more updated, modern home.

**You lived downtown? But you’re not originally from this area. How did you find yourself in downtown Charleston?**

I raised my children in the house we lived in for 25 years in Tulsa, Oklahoma. We remodeled it several times. It was a great house on a lot of property, which was landscaped beautifully. I never thought I would move. I thought that that was the house I’d die in. I was very attached to my house, but my wife always wanted to live downtown Charleston. I said to her, “I’ll give it a try, but I don’t know that I’ll want to stay.” I’m not an urban person. I get my relaxation by washing my car and working in the yard. You can’t wash a car or work on the yard downtown.

**So, is that what made you eventually choose Daniel Island?**

I like that Daniel Island is kind of secured. It is away from everything, but you’re still close to Charleston. It has a sense of community. When you come out here, there are kids all over the street. We like having children around. You know, I don’t want to be in a retirement community. And here, there are people who still work for a living. When we were downtown, it was very hard dealing with all those millionaires. They’d say, “Well, let’s go do something [in the middle of the week].” And I’d say, “You know, I have a job. I have to go to work and make a living.”

I have to ask about that living. You are obviously doing well financially, being able to live in this beautiful house. And you’re clearly not still writing bad checks, having consulted for 35 years with the FBI in fraud prevention. How have you been able to capitalize on your experiences?
After serving 4 years of a 12-year sentence for my crimes, the government told me that they were willing to take me out of prison early on the condition that I work for an agency of the federal government for the remainder of my sentence or until my parole was satisfactorily completed. Needless to say, they did not compensate me. They said that I needed to find a job and live in Houston, Texas. My first job was with Pizza Inn. Then, I drove a bus from the airport to downtown. Then, I worked for a grocery store as a stock boy. But, once I started working with the government, I realized that they didn’t know about how fraud worked. And I thought, Well if the people at the federal agency, people with Harvard law degrees, and CPAs, and they don’t know it, what does the guy on the street or a banker know?

So, you share the lessons that you learned as a paperhanger with the very institutions that you defrauded?

Yes. I work for a number of companies on retainer and many on a fee-for-service basis. On the retainer side, one of my clients is LexisNexis. I work for the government division in their risk management area. I deal with all of the crimes committed against any government agency, be it federal, county, state, or city. I help LexisNexis develop technologies to, for example, be able to authenticate who is applying for a benefit. In the first quarter of last year, I saved them 11 million dollars in payments that they would have made. By the end of the year, they saved 30 million dollars on software that cost less than a million dollars.

Speaking of retelling your past, how did you explain yourself to your sons?

When my oldest boy, Scott, was ten, he was a very avid reader. I walked into his room one night and handed him the book, Catch Me If You Can, and I said, “I’d like for you to read this book, but I don’t want you to ask me any questions about it until you finish reading it.” He read it in a couple of days and brought the book back to me. I said, “Do you understand that I am the person in the book that they are talking about and that I did those things?” And, do you understand what I do today?” And that was all...
there was to it. My three sons have always just looked at me as their dad. When people ask them, they say, “I judge my dad based on how he treats my mother and how he treats us.” When Scott became an FBI agent, I could not have been more proud.

I’ve read that you have paid back all that you stole. Did you do that in order to prove to others, including your sons, that you are honorable?

When I started to make money, I felt that my three sons would expect me to pay it back. I was convicted on 2.5 million dollars worth of bad checks. I had no way to spend all of that money. I was just a kid. I would put money in safe-deposit boxes. When I was caught, they recovered two million from those safe-deposit boxes. So, there were only about 500,000 dollars that was never recovered. The judge did not order restitution. So, I had no legal obligation to pay it back. It was about doing the right thing because of my sons.

If I might ask, how did you pay it back?

I had to hire a law firm. They went back and researched all of the documents. They would write to a lot of hotels. Interestingly, a lot of them would write back and say that they had no records of it or that their insurance company reimbursed them for that fraud. The only one I didn’t try to pay back was the hooker. [laughs]

After all that you do for the government and financial institutions, do you still encounter people who don’t believe that you are a changed man or, at least, that you have redeemed yourself?

There will always be people who say, “Well, that guy is still a con man. He’s just found a legal way to do what he does.” That’s one of the things that is very disheartening, but I had to learn to live with that reputation. When I go out to colleges to speak, I tell young people not to put those burdens in their lives. I say, “People tell you all of your life that life is short, but the truth is that life is very long. So, when you mislead someone, deceive someone, cheat on someone, or do something illegal, you have to live with that for the rest of your life.” I always have to live with my mistakes and if I don’t, people will remind me all the time of them. But, I understand why I have that burden. I made that burden.

(above left) Resembling an enclosed breezeway, the home’s entry divides the house. The study and the master suite are situated to the right of the entry. The remaining public living areas and guest quarters are to the left of the entry toward the staircase. (above right) Upon entering the home, guests are presented with a courtyard view.