



# The Catt Burglars

*The Catts were both the most ordinary and unusual of families. Mr. Catt, an engineer making a decent living, had admirably raised his two children alone after his wife died young. By the time his son and daughter had entered high school they were your typical American teenagers. There was only one thing out of the ordinary about the Catts: they had become very successful bank robbers! No one even suspected the dual life they lived. That is, until a clever detective got on their trail....*

• Moshe Miller

The burly, 6'3" man, wearing a mask and an orange reflective construction-worker vest, aimed his handgun at the cowering customers and employees of First Community Credit Union in Katy, Texas, at the outskirts of Houston.

"Don't move a muscle!" he shouted at them.

A thinner man, but also quite tall, motioned to the employees. He was carrying a gun and wearing a similar getup. "Put your hands up and get into the vault," he commanded, in a voice faltering with a tinge of anxiety.

A few terrified bank employees moved to obey the order. Trembling with fright, they led him into the vault as he held out his open bag. There was no need to guess what he wanted it filled with.

The bigger, hulking robber circled the bank's lobby with his gun at the ready, making sure that no one was moving to summon the authorities or make a call on their cell phone. He yelled out sporadic threats. "Stay still or I'll shoot you!" Innocent customers, who had just stepped into their local bank to deposit a paycheck or take out a loan, silently prayed that they would live to see the next day.

Some of the people inside the bank could make out a distinctly female voice crackling over the walkie-talkie that the bigger man was carrying with him. "One-minute-thirty... two-minutes..." came her count over the radio. This was obviously an accomplice, timing the robbery so that the bandits could make it out before there was a chance of the police arriving.

Meanwhile, the bag of the robber in the vault was filling up with tied stacks of \$100 bills. It weighed about 15 pounds by the time the other man told him, "It's time to get out of here."

The police had, indeed, been alerted to the robbery and were at the bank within minutes, but it was too late. In fact, as some of the patrol cars were racing toward the bank, sirens wailing, they passed a nondescript white Jetta going just under the speed limit in the opposite direction, driven by

an 18-year-old girl. What they couldn't see were two men wearing orange construction vests crouching down in the back seat.

## The All-American Family

Ronald Scott Catt, known to friends and family as Scott, had it all. He and his wife, Beth, were happily married. They had good-paying jobs, a four-bedroom house with a front porch in a picturesque Oregon town, and two little kids. Scott was a loving father and a likable guy with a good sense of humor.

Scott's whole life was turned on its head in 1995 when his wife was diagnosed with cancer. The family was torn apart when Beth died just a year or so later. Their son, Hayden, was only four years old; their daughter Abby was two. Scott sank into a deep depression. He began to lose focus at his job as a structural engineer. He wouldn't admit to himself that he wasn't really capable of raising the kids alone.

Scott tried marrying again, but the marriage soon fell apart and ended in divorce. Scott turned to alcohol and started drinking heavily. His mother helped him raise the kids.

When Scott Catt's problems led him to lose his job, he became really desperate. He was in danger of losing his house. How would he provide for the kids? Perhaps as importantly to him, how would he feed his addictions?

Catt was mulling over the problem when he suddenly remembered a childhood incident that had happened with his late father years before. Scott's father returned from work one day with shocking news. The bank where he worked as a loan officer—First Federal Savings & Loan in McMinnville, Oregon—had been robbed.

"What happened?" Scott had asked. His father told him that they had simply given the thief all the money he demanded, and then he escaped.

"Why didn't anyone try to stop him?" asked Scott curiously.

"Bank employees are instructed to comply with robbers' demands," he told his



The Catts' Oregon home in picturesque Yamhill County, noted for its abundant vineyards.

son. "The money is insured, so the bank will be reimbursed for the theft, and we don't want anybody getting hurt."

Now, years later, Scott Catt started thinking about the robbery as he drowned his sorrows in another shot of whiskey. *The money is insured... the bank will be reimbursed... no one gets hurt...* The thoughts swirled through his mind.

Slowly, the thought of pulling off his own bank robbery began to take shape. The money seemed like it was just there for the taking. The large-framed, muscular Catt likely wouldn't be challenged by anyone, especially if he was carrying a firearm. Of course, he wouldn't use a "real" gun; he would find an authentic-looking fake, or maybe an unloaded pistol. No one would ever be in any danger. This might be just the way to alleviate his financial pressures and set him back on the right path. Besides, he was running low on whiskey.

## The First Heist

What better place for Scott Catt to begin his bank-robbing career than at his father's own former workplace? After all, another man had tried it years before and gotten away with it. Catt knew for sure what the bank's policy was regarding hold-ups: follow the robber's instructions. The more he thought about it, the better an idea it seemed.

The moral issues seemed to melt away when he thought about how easily he would be able to solve his money problems. It didn't feel so wrong... after all. *He* knew he wasn't going to shoot anyone! The bank

would get its money back. And who cares about insurance companies? The more he thought about it, the more he began to convince himself that it was his only choice.

Scott cased the bank. He figured out when it wouldn't be so busy. He planned for a week or two. He devised a disguise and picked up an old pistol. It was time to act.

On the chosen day, he dropped his kids off at school and then drove his pickup to First Federal. He burst into the bank and drew his gun. "Hands in the air!" he yelled. He went over to the teller and ordered her to fill his trash bag with money. "No bait bills or dye packs," he warned. Soon he was running out of the bank clutching a garbage bag filled with cash. Later, when he counted the money, he was disappointed. He had only come away with \$2,500. Apparently, he still had something to learn about robbing banks.

The next morning, he was sitting in the kitchen of his mother's home. Kay Catt walked in holding a copy of the local



Image of Catt robbing First Federal bank in McMinnville, Oregon, from the bank's security video.



Exterior of the small bank Catt held up—the same bank his father worked at until his retirement.