

00:00:02.63
astudyincrime24
Frank, welcome to the show.

00:00:04.84
Frank Montoya Jr
Glad to be here, Scott.

00:00:06.87
astudyincrime24
I got to tell you a full disclosure. I actually, we actually know each other. Uh, didn't we meet like, what was it like, uh, 30 years ago?

00:00:14.89
Frank Montoya Jr
Gosh, in the early 90s, yeah, so 30, 30 plus years ago.

00:00:20.44
astudyincrime24
Yeah. We only, we only get together once every 30 years. We want to, you know, we're taking it slow.

00:00:25.27
Frank Montoya Jr
Well, I have to say, i when i you know when I got your your email, to reintroduce yourself that I jumped into some of the things that you've been doing in the past. And you've been quite busy and in doing some really interesting stuff. And I think that this podcast is is kind of ah a culmination of all that i that great stuff. And so congratulations on on what you're doing here.

00:00:51.40
astudyincrime24
Well, I appreciate that. Thank you and thank you for your time today.

00:00:53.88
Frank Montoya Jr
Oh, sure.

00:00:55.61
astudyincrime24
So in my, in my intro, I briefly described the day of the bank robbery of what happened, but, uh, Hey, you were there. So tell me how the bank robbery went down.

00:01:05.88
Frank Montoya Jr
Sure. so i you know This was back in 1991, so I was a very, very wet behind the years age and I had graduated from the training academy at Quantico in in May of 1991. Then my first assignment was in San

Antonio and had been working as a ah special agent investigator on our criminals on the division's criminal squad or the field office's criminal squad for maybe three or four months when when this occurred. and But yeah again, and I've mentioned this in the past, you know it was a little bit unique in the sense that it happened on a Saturday when when most bank robberies happen, you know, Monday through Friday. um But it was on a Saturday morning. It was a hot day. I can remember that because my my family and I, we were about to actually get into our vehicle and and head out to the Blanca River to

00:02:02.26

Frank Montoya Jr

go tubing with some of our friends when you know back in those days we didn't have cell phones we had pagers for quick response purposes and mine went off And, uh, so just as we were about to pull out of the driveway, I mean, literally pull out of the driveway, I would, you know, went back into the house, made the phone call on a landline. And, uh, it was, the call was from my, uh, training agent, a guy named Kurt Hunt. Great, great, terrific investigator. Uh, anyway, he told me what had happened and gave me the address and, you know, and then I had to go and make my apologies to my.

00:02:38.89

Frank Montoya Jr

My wife and and young son who were very disappointed that they didn't get to go down the river that day, but I you know i was one of the first agents to actually get there.

00:02:45.11

astudyincrime24

you

00:02:49.00

Frank Montoya Jr

and and and Typically, in in a response like this, when when the FBI would get to a bank robbery, there's there's obviously going to be a lot of first responders there, so principally officers ah patrol officers from ah the San Antonio Police Department in this instance, and some of the robbery detectives from the department's robbery unit. But we you know we had great relationships with them and we'd link up, or we did link up with them and got an idea of what but had gone down. and in In this particular instance, again, not just being a Saturday, but the fact that it was a motor bank as opposed to an an actual

00:03:29.93

Frank Montoya Jr

bank branch. So, you know, robbing a motor bank is also kind of unusual. It's not the typical kind of robbery. as as

00:03:38.53

astudyincrime24

You may have to, you may need to describe what a motor bank is because I mean nowadays everybody does banking on their, on the app on their phone.

00:03:39.59

Frank Montoya Jr
oh

00:03:47.20

Frank Montoya Jr
Yeah, and that's something that you're going to have to remind me of ah consistently throughout this recollection because, you know, again, this is a ah ah lot of this happened pre-technology days, or at least in the early days of, ah you know, what we know as as the technology revolution. So, yeah, I mean, back in the old days, you you you could either bank in a building, you would walk in a branch of ah of a bank and you know conduct your business with ah a teller face to face. A motor bank, and and these you know they they didn't have them everywhere. like In fact, it was my experience anyway, that motor banks are pretty unique two to Texas or to the Southwest, but it was basically a drive-through window you know where you would go up to

00:04:31.51

Frank Montoya Jr
a speaker you would press a button that would get the attention of a teller who was sitting inside kind of like a bunkhouse type building with big glass windows and you know he or she would greet you and then you would conduct your transaction using a um you know a

00:04:36.83

astudyincrime24
you

00:04:51.38

Frank Montoya Jr
an intercom and a mail delivery service that basically used a vacuum tube, to you know a vacuum to suck up a tube that went through a series of of um um piping that you know that made its way to the teller who then would take out your deposit slip or your request for for withdrawal and then the transaction would occur. But it was all done from the you know the comfort of your vehicle.

00:05:21.99

astudyincrime24
So you get there and as you said, there's already other law enforcement are already there. ah What do y'all do? Do you you sit and have a powwow or how did it go down?

00:05:33.94

Frank Montoya Jr

Yeah, so I mean, what you do is you link up with the lead guy on the scene. So it was a robbery detective that I knew very well and got the rundown from him on what had happened. And essentially an individual, the the two tellers, there were two tellers on duty, two female, young female tellers. And all of that is very relevant, as we'll learn in the course of this narrative. But there were two young female tellers that were reporting for work when ah um an individual dressed like a maintenance man, um wearing a mask, approached him from behind.

00:06:11.01

astudyincrime24

you

00:06:12.97

Frank Montoya Jr

and you know and And it was an interesting setup there too, because again, these tellers are typically housed in a block house type building. So that's it's it's not there's not a lot of space in there. it you know You have to go through two doors, a trap door and a an air a pocket or an air passageway, and and then another locked door. so you know It's not easy to get into these places. It's like you know maybe going into a skiff in some respects.

00:06:44.15

Frank Montoya Jr

and He approached them just as they were opening the first door, forced them into the air passage, and then closed the first door and had them open the second door.

00:06:48.29

astudyincrime24

you

00:06:53.56

Frank Montoya Jr

and and They were not in a position to be able to do anything but his bidding. He had a weapon. He was rough with them, especially one of the tellers. It was pretty rough with her. and you know They didn't have a chance to set off an alarm or you know they're and they're not trained to resist. They're trained to just do what they're told. and so the The teller opened the door and that gave him entree into the main area of the motor bank.

00:07:23.96

astudyincrime24

And the this is the Texas Commerce Bank, as I had previously mentioned in my intro. The bank robber got away with almost a quarter of a ah million dollars.

00:07:32.80

Frank Montoya Jr
yeah

00:07:32.93

astudyincrime24

It's not funny, but it's kind of funny. I mean, this whole whole story, once we flush it all out, it's kind of funny in a way, but not. But anyway, um there's nothing funny about bank robbery, but just the way the story was written in the Texas Monthly, ah it made it somewhat humorous. But he gets away with a quarter of a million dollars, almost a quarter of a million dollars so from the vault.

00:07:51.20

Frank Montoya Jr
Right.

00:07:52.66

astudyincrime24

And that's that's a staggering amount of money. And i'm I'm curious, is that normal for most bank robberies? Because if it is, I'm in the wrong business.

00:08:02.31

Frank Montoya Jr

Well, you know Willie Sutton, the famous bank robbers, once said famously that you rob banks because that's where the money is. However, the vast majority of bank robbers don't get into the vault. There just isn't time. They panic. And so what ends up resulting is what we call a till tap where the teller will pull money from one of her drawers. and you know it can be you know a stack or two or three stacks but usually not more than that and usually not a amount to more than maybe five thousand dollars that would be considered a good haul in a snow tap but getting into the vault yeah that that requires a lot more chutzpah a lot more planning more luck i mean

00:08:36.26

astudyincrime24

Oh wow.

00:08:46.22

Frank Montoya Jr

it and time, it takes time. Now what was unique about this robbery as well was that it wasn't it was a motor bank and so money was transferred from the the the main bank branch was actually in a building adjacent to or nearby, I mean within a stone's throw but nearby the motor bank. The large amounts of money were in their vault however when they would prepare for a weekend um activity, you know a weekend schedule of business, they would move a significant amount of

money, or they did, they used to anyway, move a significant amount of money into that motor bank's storage facility.

00:09:28.24

Frank Montoya Jr
where ah it's it's It's safe, so to speak.

00:09:29.74

astudyincrime24
you

00:09:31.36

Frank Montoya Jr
It was a walk-in safe but you know but and and it was secure, but it's it's not as as big or doesn't contain as much to say the branch's regular vault went. But again, they transferred that cash over there. So in anticipation of the transactions that they would do on Saturday mornings. So it was a perfect storm kind of thing. The robber hits the bank when it had the most amount of money in it. And and that would be when the bank opened on that Saturday morning.

00:10:03.28

astudyincrime24
In 1934, Congress made made bank robbery a federal crime. There were some stipulations, but for the most part, it was a federal crime. and without you know Without compromising you know FBI policy or SOP, what are the first steps you do as you investigate a bank robbery? Obviously, you interview ah the people who are there. What are some of the other things that you do to begin this investigation?

00:10:26.63

Frank Montoya Jr
Well, like you know we we talked about at the outset here, the first thing you do is you you make contact with any first responders that are already there just to kind of get a delay of the land. and you know Again, we had a ah great working relationship with the San Antonio Police Department, this robbery ah unit. and we you know There wasn't ever really any discussions about ah jurisdiction. They realized that under the federal system, we could bring a much more stringent um prosecution package to the table. and so Typically, we would agree that the Bureau was would would take the lead on the investigation. and so We would build on what the first responders had already ah ah collected as far as evidence. but

00:11:15.10

Frank Montoya Jr
Yeah, it's pretty straightforward. You identify who potential witnesses are. In this case, it was the two tellers. You determine if the money was stolen or how much you know what was stolen and how much. you also in and Nowadays, it's it's less of an issue than it was

even back in the early 1990s. You have to determine that the bank is either FDIC, so the Federal Deposit Insurance Corporation, insured, or NCUA, which is the National Credit Union Association. So it had to have a federal insurance link.

00:11:55.13

Frank Montoya Jr

And that made it a federal offense to rob a bank or a savings and loan or a credit union as long as it has that that federal link. And usually that's typically through, or typically that's through the insurance, the FDIC or the NCUA. And so you confirm those things right off the bat, you know and it becomes automatic and then you you try to recreate what occurred. you know so in this In this case, the individual arrived out of nowhere, was wearing a disguise, forced his way into the bank, ah was able to get one of the tellers to open up the vault or the storage area, got into that storage area, removed nearly a quarter million ah in in cash, put it in a bag, and then it' in and left.

00:12:26.01

astudyincrime24

you

00:12:47.41

Frank Montoya Jr

and so Again, you start with the interviews of the witnesses and then you go from there. And and in this case, it ended up becoming really important. you you You fan out and you look at you know the location itself. where it Where is it situated? How is it situated? How could this individual have approached the bank without being seen until he was? whether Is there potential for other witnesses? you Are there garbage bins nearby or dumpsters where in you know in the process of escaping, does the

00:13:23.99

Frank Montoya Jr

Does the robber possibly drop a mask or a hat or gloves or any other part of his disguise? Is it possible that in in the you know process of the bank robbery that the tellers issued die packs or other kinds of devices that can could lend to being tracked in ah in an effort to find or to determine who robbed the bank, to find that individual and then make an arrest. You um yeah you just you you start pulling on threads. In a lot of instances, an investigation like this is like putting together a jigsaw puzzle with all the pieces turned over.

00:14:11.53

Frank Montoya Jr

and and so you just start looking to see what fits where and you try to build a general picture and then once you've built that general picture you then start looking for specifics and and in this case

again it's a motor bank it's located you know on the 410 route or highway so it's kind of in ah in a commercial area, built up commercial area, but it's also a Saturday morning. So there's not a lot of traffic going on. there's There is incidentally a a building not far from the Motorbank itself and in which the bank's main branch is located, but also other office space.

00:14:54.74

Frank Montoya Jr

and a parking garage that's adjacent not only to the building, but to the the motor bank. And so that became a point of focus right from the start because there were cars in that garage and it was early in the morning. And so the idea was, well, maybe somebody who was coming you know that parked in that parking garage, ostensibly to come to work or to do business at the bank, maybe they saw something. you know So then it became a task of identifying who owned those cars.

00:15:22.45

astudyincrime24

Mhmm.

00:15:28.25

Frank Montoya Jr

now the you know The first step there is collecting license plates. But i when I arrived, you know there was probably you know and it was a multi-floor parking garage, so maybe three or four floors, I recall, and maybe eight or 10 cars in total. i mean I walked all the floors to to determine that. and And that became even more important important when I got to the bottom floor because the the the the ground floor of the parking garage was open parking. In other words, you could drive in and out without any kind of barrier to cross or you know a guard to to to show a badge to or anything like that. However, to get to the second floor, the third floor, the fourth floor,

00:16:10.94

Frank Montoya Jr

You had to go through a barrier. You had to to cross through a barrier. and It was an unmanned barrier, but there was the way it was set up, it was clear to me upon inspection that you needed an access badge in order to have the to lift the barrier to access the garage. And you know so but just putting one plus one together, access, badge, barrier, parking garage, directly across are adjacent to this bank building, I thought maybe there was somebody in the bank building who could give me some information about you know those vehicles.

00:16:45.98

Frank Montoya Jr

And an interesting point there, i at the at that point in time, I had and like been in in San Antonio maybe three or four months. And I you know and i was active in in a local church and it was particularly

active and in our youth group in that church. And um as a youth leader, I i had ah i knew a young man. He was 12 years old. um and um But just really terrific when it came to computers.

00:17:17.26

Frank Montoya Jr

And in fact, and and this is in 1991, when it came to the networking networking of computers. So this is a kid where, you know, everyone else wanted to play basketball when we would have our activity nights, you know, where baseball or some other sport or go swimming. He wanted to connect computers one to another.

00:17:35.94

astudyincrime24

Right.

00:17:36.06

Frank Montoya Jr

And he built bullets and boards. And it just was really clever. And we would have these discussions about networking and, you know, and, and, oh, by the way that, yeah, you could track the activities of individuals on these bulletin boards that he was setting up. And so when I'm looking at this unmanned barrier and the little card reading device, I'm thinking, well, not only, you know, might they know inside that building who these cards belong to, but maybe they keep a record of that. And then it just makes it easier, you know, for, you know, maybe there's a computer log.

00:18:06.73

astudyincrime24

Hey.

00:18:10.24

Frank Montoya Jr

And again, this is 1991 who had a computer back then who would even think about those kinds of things. But, you know, but for that 12 year old kid that I was friends with, I certainly wouldn't have. But he, you know, I, I got this idea that if I could get into the bank building and and talk to somebody, maybe a building manager or an assistant manager or something, that I might be able to dig up that information because again, those were potential witnesses and, and ultimately, you know, forensic data really matters when you're trying to make a case like this, but witnesses are huge in helping you connect the dots when it comes to that forensic matter.

00:18:41.05

astudyincrime24

Sure.

00:18:48.81

astudyincrime24

We're going to talk about what you found out, but I want to just lay some other details out first.

00:18:55.08

Frank Montoya Jr

Mm

00:18:55.53

astudyincrime24

And if I hadn't mentioned it already, ah besides talking to you and interviewing you since you were there, my other source is a article in Texas Monthly from November 1992.

00:18:58.30

Frank Montoya Jr

-hmm.

00:19:02.26

Frank Montoya Jr

Right.

00:19:07.18

astudyincrime24

It's called the Almost Great Bank Robbery, and I will have it to

00:19:09.92

Frank Montoya Jr

right

00:19:11.87

astudyincrime24

I linked to it in the show notes. But um you mentioned die packs. At the time, that bank this particular bank did not use die packs at that location. And they didn't even have security cameras, which I find crazy. But they did use a robbers pack, which is like bait money. And during the robbery, evidently the bank robber did take the bait money.

00:19:30.35

Frank Montoya Jr

Mm

00:19:36.93

astudyincrime24

What is bait money and how would the police know that any of it is being spent later on?

00:19:43.68

Frank Montoya Jr

That's a great question. so i mean It's it's it's relatively a

relatively simple security device. and and Oh, by the way, it was actually the norm, you know the the rule rather than the exception when a bank did not have either a functional ah video surveillance system or one that was any good. you know What I mean by that is oftentimes back in those days, it was not digital, it was all VCR based.

00:20:10.57

astudyincrime24

Oh, DHS tape, yeah.

00:20:10.72

Frank Montoya Jr

so tape Yeah, but they would just reuse them over and over and over again. And even oh yeah and even in those instances when you would get video, you know the tape would be so worn out, you you couldn't make out.

00:20:15.22

astudyincrime24

Yes, they would.

00:20:22.87

Frank Montoya Jr

you You might be able to demonstrate that yes, the bank had been robbed by someone, but it you know it was almost impossible to identify. and And part of the reason why that was, I think, was because you know banks realized that the it was just cheaper to pay out the insurance than, and you know or to make the and insurance claim than it was to invest in an a ah proper surveillance system. Now, they were also very expensive back then. I mean, you can you can do ah bank surveillance now with you know a a cheap digital camera that records to an external hard drive. And and you know not only do you get ah a a terrific, you know clear clear picture of you know what's happening, but it's easy to store that stuff for a long period of time.

00:21:12.73

astudyincrime24

Sure.

00:21:13.26

Frank Montoya Jr

But back then, it just that was not it was just cheaper to invest in, in or more cost effective, I guess I should say, to invest in ah less expensive security yeah protocols. and and And bait bills were about the cheapest there was. So it's basically a stack of money. where, you know, and any, any money, typically it could be a, you know, a stack of fives or maybe twenties, you know, or tens or twenties. Um, but where the serial numbers were then manually recorded on a log and

there might be 10 of them.

00:21:48.92

Frank Montoya Jr

And they may be, in total, 10. The date debate um the diet the bait bill pack may consist of 10 bills, or it maybe 10 bills that were you know stuck to another bundle.

00:22:00.23

astudyincrime24

you

00:22:02.65

Frank Montoya Jr

But the fact is, that's all it was, was serial numbers that were recorded on a log. and then you know If they were issued, if you were to recover the money, you know especially if you were to recover it under a mattress in somebody's home or in a hole buried in a you know you know on five acre plot, hint, hint, um you know that if that money was in there and you had the log and you could match up those those numbers, well, you know The next thing you do is you you fingerprint the money. You can identify or you can use it to help identify who stole it because typically who else would have it. I mean, yes, that money could go into circulation. And and frankly, i I have made ah bank robbery cases where it was there was some luck involved. but There was also just some you know really sharp aware of witnesses where you know in another case, a guy used a couple of bait bills to rent the car.

00:22:58.47

Frank Montoya Jr

And the yeah like the car rental manager was suspicious of this individual. So he called us and I asked, how did you you know did he did he pay for the car? And he said, oh, with these two brand new Chris \$20 bills. Well, we took them and we were able to match them up with the bait bill list. And when we were able to track the guy down and arrest him. We were able to use that as part part of our case to convict him. But ah you know Typically, it's it's the point of the bait bills is to if you find them somewhere and match them up to your your log, that it's a good indicator that the person who put them where you found them was involved in the robbery.

00:23:40.55

astudyincrime24

That's what we call the clue in the investigation business.

00:23:43.77

Frank Montoya Jr

That's correct.

00:23:46.02

astudyincrime24

So once the bank, so so we know at this point that the bank robber did take ah some of the bait money or the bait money in in in in with the rest of the almost quarter million dollars that he took.

00:23:56.80

Frank Montoya Jr

Thank you.

00:23:59.16

astudyincrime24

um After the bank robbery happens, The two tellers, Lisa and Kelly, of course, they call the police. And after they call the police, they call their boyfriends. And Kelly's boyfriend shows up. Lisa's boyfriend had worked the night before. He'd worked overnight. So he was still sleeping. He didn't get the message till almost noon. Anyway, he finally shows up at about noon there at the bank after it's been robbed. um who was His name was Jack Neely. Who was he? And what were your first impressions of him?

00:24:32.95

Frank Montoya Jr

so So Neely was a San Antonio police officer. ah um The other teller's boyfriend, I'm not sure what he did for a living, but you know just to start out, there was a night and date night and day difference between the two. I mean, there was in a a real genuine show of sympathy from the other guy as far as his concern for his girlfriend and what she had just been through. and And Jack, completely different as far as his his demeanor when when he arrived. Now, when he first arrived, I was still out checking on those cars and trying to get into the building to see if anybody can help me identify who who owned those cars so that we could talk to them.

00:25:18.83

Frank Montoya Jr

But then I arrived you know afterwards and it was clear that he he wasn't reacting like you would expect a concerned boyfriend to react like the other guy was. And um it was telltale. and But at the at the same time, yeah you know he his explanation to us was that he had worked the dog watch. so He had worked overnight shift. He had gotten home around 6 a.m. in the morning. and was sleeping when the first message you know came across or the phone rang the first time and then heard it the second time and that's why he was late coming out and then he had just you know he was just essentially shaken awake from a deep sleep and that's why he he he acted the way he did.

00:26:08.35

Frank Montoya Jr

or why he seemed like he was out of it. And so you know you kind of go

with that. you That is an explanation. But at the same time, it sticks in the back of your head.

00:26:16.85
astudyincrime24
you

00:26:17.32
Frank Montoya Jr
Why is this guy a little bit different? At that moment in time, you know where where all we know is that the bank was robbed by an individual dressed like a maintenance guy in coveralls and wearing a mask. um you know and and what we got and and what we obtained from the tellers and and the way that they reacted. And again, this is mostly in hindsight, the read the behavior of the one teller versus the other teller

00:26:51.67
Frank Montoya Jr
it did as we would review As we went through the process and reviewed what we had, there was there was indication that something was was different when it came to Lisa, for instance, Lisa Silvis. And, and Jack Neely, they just, they didn't react like the other couple did. And that was noticed, especially Neely's behavior was noticed by more than a few agents and police officers on the scene. But at the same time, he was a police officer. So, you know, and he had just come off a shift.

00:27:25.11
Frank Montoya Jr
And so you, you, you took that into consideration as well. When you're, you know, yeah, you know, when

00:27:29.43
astudyincrime24
I'm sure he was tired and you know police officers are trained to be very calm under these types of circumstances.

00:27:36.02
Frank Montoya Jr
Exactly. it My point being is that yes, that the there was a telltale difference in behavior, but at the same time, it was it was attributal you it could be attributed to many different factors and the fact that you know that he was a cop. and and Before that, you know we we would later learn he was a Marine and had been in some had had some interesting jobs in the Marine Corps. So learning how to be calm, cool, and collected under pressure was something that he had you know mastered for a long time.

00:28:10.14

astudyincrime24

We're going to continue on with this, but first let's take a quick break and I'll be right back.

00:28:18.98

astudyincrime24

I'm back with retired FBI special agent Frank Montoya Jr. You're listening to episode number 22, the red hot lovers were on the bank. and We've been talking about the 1991 bank robbery of the Texas Commerce Bank in San Antonio. and Frank, as I mentioned earlier, the bank had no security guards.

00:28:36.86

Frank Montoya Jr

you

00:28:36.97

astudyincrime24

and It was a motor bank, so no one no customers were not coming in. so No security guards, no security cameras, no die packs. The bank itself had never been robbed. but Again, you had checked the parking lot, you had checked the vehicles, you discover that you need some type of a magnetic or key card to get to the levels above the first level, which I think is where, is that where the bank parking was? Is that right ah for employee parking?

00:29:03.89

Frank Montoya Jr

That was employee parking for everyone who worked in that building. And there were, there were several enterprises that were located in that building. It was, I don't know, maybe 10 stories high, eight stories high. It was a pretty tall building right there on, on 410. Not too far from the mall.

00:29:18.48

astudyincrime24

And I'm thinking that, I'm sorry, go ahead.

00:29:20.13

Frank Montoya Jr

Yeah, not too far from the mall, as I recall.

00:29:26.00

astudyincrime24

So you look into this, you look into the bank cards, which obviously the employees, Kelly should have one, Lisa should have one. Let's talk about that and tell me, when did you start to think that, you know, maybe this bank robbery, Maybe it's an inside job. I know that sounds so Hollywood, but that's only because it's that these kinds of things do happen. So tell me yeah about that.

00:29:51.59

Frank Montoya Jr

Well, interesting side note to begin with, you know you mentioned that there there was no like bank security guard. But you know that it and also became um known to us that day after talking with with Lisa and Kelly and and Jack, that Jack had actually expressed interest to bank officials about doing part-time security for them on weekends and in in the evenings after. after or in the during the day before his shift started. So it you know it wasn't unnoticed by a lot of people, in particular ah Jack Neely and Lisa Silvis. But you know to answer your question, where you know it it it's kind of, and this is often the case in the immediate aftermath of

00:30:45.28

Frank Montoya Jr

an incident like this where you're you know you're just sitting down and you're all comparing notes now. Because we by this time, we've talked to available and you know the end the witnesses that we knew about. We have gone out and done neighborhoods. So we you know again, it was and sort of kind of a commercial area. So we'd gone out and we asked around to see if anybody had any surveillance tapes that we might that might have picked up anyone coming in or going into the area. you know We asked them, you know especially business owners, if they had seen anything unusual. a For instance, you know early in the morning, if there were maintenance folks that were in the area, um we had um looked through garbage cans and combed fields and gone up and down through that that parking garage, including you know the

00:31:39.35

Frank Montoya Jr

pedestrian walkways to see if anything had been dropped. And then I was able to get access to the building itself. um And it was you know the old fashioned way. Somebody was leaving to go get something to eat and the door opened. And so I stopped them and I said, hey, listen, this is what happened. um you know are Are you parked in this garage? That individual said yes. Did you happen to see anything that it was you know remotely out of the ordinary? I said, in in particular, an individual wearing, and I think it was just they were described as blue coveralls.

00:32:14.28

Frank Montoya Jr

I said, an individual wearing these coveralls. And I think it was a female. And she was like, well, really? The bank got robbed? And who did it? And I'm like, well, that's what we're trying to find out. Did you see anything? She see she did not, of course. And I said, well, I'm going to go inside. And do you know if there's anybody in the building that might be able to help me identify who those cars belong to? And of course, I and got a description on her vehicle because I

had an actually a list of license plates. And um you know she told me which one was hers, so I was able to scratch that one off the list. But she says, you know, I think that somebody from the building management is in their office. I think I saw them when I was coming out of my office. And so she told me what floor to go to, so I went in. I think she might have even helped me with access to the floor because it was all carded access, right?

00:33:04.69

Frank Montoya Jr

even in the elevators. And so I go up there and I and i talk to this individual. And you know it's a member of the staff who also happens to managed the who also managed the the the computer system that logged everyone that went in and out of that parking garage. And so I was like, great, then you'll be able to tell me who in this who's in this building right now. ah based on their access to that parking garage. And I listed, there was like eight different cars on my list or nine, like I said, eight to 10 different cars on my list. And he was able to provide me with the names of 11 people.

00:33:41.14

Frank Montoya Jr

And I was like, I wonder why there's 11? And he goes, I don't know. And I go through the list. And there was a name on there that I recognized right off. And it it didn't make sense ah for her car to be in that parking garage because her car was parked on the first floor of that parking garage. It did not require any kind of of um you know card access or restricted access. and Again, that's when the light bulb kind of starts going off in my head. At the same time, you know our guys are still my guys are still out looking for other stuff. and so I you know i kind of just keep that to myself at that moment in time and and get you know and and find out who on that list is still in the building and then go about interviewing them.

00:34:35.24

Frank Montoya Jr

And it didn't take long i mean because there was only of the number of people that were in that building, I think there were two that ended up being useful as witnesses. One in particular, he was a maintenance guy who said, yeah, I'm the maintenance guy, right? And ah there's I'm the only one working today. And I I did see a guy in a blue set of blue coveralls, but we don't wear blue coveralls. We wear a shirt and a pair of pants like I'm wearing. you know so it was just That ended up being a really good interview because he was able later to identify our bank robber from a photo spread because he saw the bank robber before the bank robber put on his mask.

00:35:19.08

astudyincrime24

Oh, wow. and you and And you mentioned that somebody, but let's back

up a second. the the You had mentioned that somebody a named on that list, you recognized it right away, but that her car was parked some on the first level.

00:35:31.75
Frank Montoya Jr
Yes.

00:35:35.21
astudyincrime24
Are you talking about Lisa Silvis?

00:35:37.38
Frank Montoya Jr
I am. it was it was It was more than curious, let's put it that way, why her vehicle would have been parked up on the upper floors of that building when it did need to be for one and two.

00:35:39.39
astudyincrime24
so

00:35:51.39
Frank Montoya Jr
I had already seen it down in the parking garage on the ground floor, which again, did require any kind of special access to park there.

00:36:01.19
astudyincrime24
Yeah, that is curious. You know, there's a difference between an interview. Well, I know you know this. there' it There's a difference between an interview and an interrogation. And you had already interviewed Kelly, you had already interviewed Lisa and and plenty of other people.

00:36:10.88
Frank Montoya Jr
Right.

00:36:16.38
astudyincrime24
But now you guys go back and decide to conduct an interrogation and re-interview these same people. So tell me about the interrogation of Lisa Silvis.

00:36:26.79
Frank Montoya Jr
Well, before I get.

00:36:26.92

astudyincrime24

Sounds like to me like you're you're kind of zeroing in on some on some possibilities.

00:36:31.65

Frank Montoya Jr

So let let me set the table for that. So this is still Saturday morning. yeah the The witnesses are exhausted. They want to go home. ah Kelly's boyfriend takes her home, I think. I believe so. Or she had to call him back so that he could take her home. And you know Jack's still there, so they decide that they're going to leave. And then we get together, we do our little powwow where everybody gets around the table and and shares what they've learned. And so I start talking about what we've i know I learned about the access card.

00:37:08.38

Frank Montoya Jr

and you know light bulbs start popping up all over the table where you know one agent will say well you know what now that you mentioned that this seems to make more sense and and you know in particular it was the agent who had first contact with Jack Neely when he first showed up and just how um blase he had been about things compared to the other guy who was super excited and concerned about his girlfriend and and also about the sequence of events that occurred at the time of the robbery. So the fact that only one teller was cuffed with zip ties

00:37:51.06

Frank Montoya Jr

and that wasn't Lisa Silvis or how that only one teller was forced at gunpoint to actually open up the storage facility or the the vault inside the motor bank and it wasn't Lisa Silvis or how the teller who had been forced to open up the vault you know and then zip tied. It was Kelly. you know had When the robber left insisted that they call the police and the other teller, who was Lisa, indicated that they better wait until the guy was gone because they didn't want him to come back and shoot them.

00:38:16.90

astudyincrime24

you

00:38:31.71

Frank Montoya Jr

And so she delayed, it it appeared, the call out to the police or even the the signaling or the setting off of the alarms. She eventually did that, but only after a curious delay. So you're matching, you're starting to add up all of these things and says, okay, something just doesn't smell right here. And then, you know, we we had a conversation with the bank manager and I mentioned to the bank manager who had showed up you know, later, oh why would she use her card to park yeah

on one of the upper floors? And the bank manager said she shouldn't. I mean, she has one in case, you know, she needs it, but on a Saturday, there would be no need to use it because there were so many open spaces on the ground floor. So yeah, she didn't need to use it.

00:39:22.86

Frank Montoya Jr

And so we you know we we just started adding up those pieces. So yeah, they they like you said, it became and imperative for us to to to reorganize how we were looking at this thing from Lisa Silvis and Jack Neely's perspective anyway, of being mere witnesses, but possibly being involved in this.

00:39:41.58

astudyincrime24

you

00:39:45.24

Frank Montoya Jr

And you know the the other part of that that that that made it even more so when it comes to imperatives is, unfortunately, after we left that Saturday, the bank manager called Lisa and said, hey, Lisa, how come the cops are talking to me about you using your access card? which when we came back on Monday with a search warrant to to um get that access card, it was it was long gone because you know um it you know obviously it it I think Silvis saw it as incriminating and then her explanation yeah well that's what she said she said somebody must have stolen it you know but

00:40:22.11

astudyincrime24

Did she say she lost it? she and Someone took it or?

00:40:28.29

astudyincrime24

ah

00:40:31.70

Frank Montoya Jr

Be that as it may, you know the slip up, you know people are going to be people. And i thought I think the manager thought, especially at that point in time, that Lisa was a you know a witness as opposed to a suspect. And we hadn't done anything to dissuade her from that notion because we were still adding things up. But you know it it ended up being a little bit of a setback because we weren't able to recover that card. That said, it it didn't change you know our thinking and as how our thinking was evolving when it came to Sylvester Neely as potentially involved. and so yeah that The next step was to sit them both down and to um dig deeper. Turn this, like you said, turn this from an interview into an interrogation. now

00:41:22.89

Frank Montoya Jr

With Silvis, what was interesting about that was that Kelly was initially very defensive of her, very protective of her, I should say, and insisted on coming down to the police station because we we had arranged it so that Silvis would meet us at the police station um for the purposes of the interview. and Kelly decided that she was going to come down with her. and so we We separated them and we had a couple of folks, a cop and or a detective and and and an agent interview.

00:41:58.74

Frank Montoya Jr

Kelly and then we me and and my my partner, Kurt Hunt, and the robbery sergeant overseeing the case again in George Ramirez, we interviewed Silvis. I can tell you from the start, yeah Ice Princess was the the phrase that came to mind when when I was talking to her. I mean i think at the time she was 19 years old. but and I had you know i hadd only been an agent for four or five months, but I'd already talked to a number of extortionists, a kidnapper,

00:42:35.32

Frank Montoya Jr

um you know the people who frequented dives and and drug dens. and i I've had some exposure ah to some some pretty dark folks, and I'd grown up around some pretty dark folks. I wasn't that was it and a newbie when it came to dealing with that kind of thing, but she was hard. She was one of the hardest people, and and I can say this even after 26 years, she was one of the hardest people. I ever dealt with again at 19 years old but yeah she was just you know it it got to a point in our discussion where Kurt and George who were older men at that you know they were in there probably in their late 40s early 50s at the time they excused themselves because they thought well maybe somebody like me

00:43:03.25

astudyincrime24

Wow.

00:43:22.78

Frank Montoya Jr

to develop a little bit more of a rapport with her because know I was probably 28 at the time, but you know it wasn't uncommon in those three months, four months that I had been in San Antonio that people would call the office because I'd show up to do an interview and they couldn't believe that I was an agent because they they thought I was in high school. so you know and A good thing back when your twenty s in your even though

00:43:44.91

astudyincrime24

Hey, you kind of look the same now that you did back then, but you just have gray hair.

00:43:47.12

Frank Montoya Jr

well i don't

00:43:48.37

astudyincrime24

That's the only difference.

00:43:49.68

Frank Montoya Jr

I appreciate it far more now than I did back down to put it that way. It was always in and always aggravating to me when when I'd come back to the office and the ladies and in the reception room would be laughing because they had to field that call from an incredulous person thinking that I was trying to scam them, but you know pretend to be an FBI special agent. but um You know, so they they thought maybe I could develop that rapport and all totally probably spent about four or five hours with her. And I was able to develop some rapport, you know, especially when we talked about anything.

00:44:25.37

astudyincrime24

you

00:44:26.33

Frank Montoya Jr

But the bank robbery, you know, as soon as I would turn the conversation in that direction, she would just immediately shut up, just clam up. I mean, and it wasn't, it wasn't, there wasn't any nerves. There wasn't any fear. There wasn't any concern. you know She didn't tremble unless she wanted to. you know When she wanted to shed a tear, she could call her tears on demand. um But then she could also be very, very cold whenever I would scrape beneath the the the exterior, whenever I would touch on why she would such.

00:45:03.92

Frank Montoya Jr

a he difficult person, white white why she was so cold. and you know And there were a lot of buttons that I could push there and and I would push them every once in a while just to make sure I was on the right track. And and it was clear as long as you know she thought she could claiming, she was very engaging.

00:45:20.50

astudyincrime24

you

00:45:22.89

Frank Montoya Jr

But when I would demonstrate that she could not, she would just get cold as as ice. and and And it was one of those things where it was cat and mouse. We were going around and around and around. At the same time, I was still able to extract little bits and pieces of information that basically served to um cement our our belief that that it it was an inside job and that she played a big role in it. um the you know the Part of the question, and it it was raised because Kelly had been so defensive, um had insisted on coming down that maybe she was involved too. There was just some thought that that was a possibility, that this was a a group effort that way.

00:46:08.89

Frank Montoya Jr

But, you know, um, and, and, you know, what kind of heightened our, our concern about that was when, you know, I thought I was starting to finally make some progress with, with Lisa, when Kelly burst into the room and said, I've called my father. He's a lawyer and he's told us that we need to leave. And they got up and they left. um eight It ended up turning out that that Kelly was nothing more than just a good friend who thought that her friend was telling her the truth, when in fact, it was all a lie all along. And and she felt really badly about that later, but you know at at that point in time, we were just able we we were able to laugh about it because justice was served.

00:46:58.11

astudyincrime24

and jack neely

00:47:00.68

Frank Montoya Jr

a little bit different, you know, we had to kind of tiptoe around that a little bit more.

00:47:06.06

astudyincrime24

So he's already a police officer, so you're it's a different type of interrogation.

00:47:06.08

Frank Montoya Jr

um he's yeah he's the group Well, and and, you know, we wanted to make sure that we dotted all our I's and crossed all our T's just the right way. So we had to get internal affairs involved. um You know, and at the same time, you know, he's carrying a gun. He's serving as a as a law enforcement officer. You know, at what point do we actually have enough information to take him off the street as opposed to just let him out there doing whatever it is these he's doing.

00:47:37.53

Frank Montoya Jr

So, yeah, we had to be more careful about that. Now, it's also there's also there was also no question that that Lisa was going to tell him everything that happened um in our interviews.

00:47:43.86

astudyincrime24

you

00:47:50.35

Frank Montoya Jr

Now, again, and perhaps this was an error in judgment in our part, you know in hindsight, maybe it was. But we went after her first because we we thought that she would be the weak link. She was the 19-year-old girl who was most likely, in our opinion, was most likely influenced by this more worldly older man. I think he was 10, maybe 10 years older than her, eight or 10 years older than her.

00:48:16.31

astudyincrime24

I think he was 28.

00:48:16.72

Frank Montoya Jr

and yeah's So nine years older than her. um We learned later that that was, it was probably the other way around. and But bottom line is that when they left, we knew that she would tell him what had happened. So yeah, we had to approach it. differently and And part of the way we approached that differently was by basically icing him, not having any contact with them but letting him, his mind run run away with him. you know Let him worry about it and you know put some surveillance on him to see what he might do and where he might go and who he might talk to. um

00:48:57.10

Frank Montoya Jr

that It turned out to be um fruitless in the sense that you know when we were watching him, he didn't do anything. It was when we weren't watching him that he did something.

00:49:10.54

astudyincrime24

Yeah, it's the nature of surveillance. Boy, I know that all too well.

00:49:13.55

Frank Montoya Jr

Yup. Sometimes it's all about the luck.

00:49:15.14

astudyincrime24

so this So these two individuals, I mean, at this point, they are suspects. You don't know exactly what the dynamics are, but you have some suspicions. The investigation eventually leads you out to Bandera, Texas, and some, I guess, Neely's mother. what's What's going on out there? What happened then?

00:49:37.84

Frank Montoya Jr

So you know we're we're we're running into some dead ends here. wait We're feeling pretty strongly that these two folks were involved. that you know We could follow them around wherever they went for forever however long they went. But we decided that that was probably a waste of resources because they weren't doing anything. They had kind of just decided to lay low for a while. I mean, perhaps if we had continued you know that surveillance process, we might have discovered, you know saw them doing some things that we later learned that they were doing. But at that point in time, it just

00:50:11.52

Frank Montoya Jr

there wasn't a lot to go on. And we were spitballing stuff. We know were sitting around in what we call the bullpen, throwing around ideas when I suggested to Kurt that you know maybe we we we you know go talk to ah mom and ah Jack's mom and dad. And you know people had told us that they traveled a lot, that they were very antagonistic towards police, which we thought was kind of unusual because their son was a policeman. But then we learned that Jack's stepfather,

00:50:53.36

Frank Montoya Jr

who was married to his mother at the time, had had some run-ins with the law because I think it was a parental kidnapping that had occurred ah years earlier. And um you know he didn't wasn't arrested for it or didn't do any time, but he he had spent some time, as we heard it, on the run you know with a child that he had taken from her mother. I think that's how that went. Anyway, they were they were hard to pin down. We knew where they lived, but in the times that we had gone out there, there was nobody home. And then you know we we it was one of the times that we went out there to check to see if if somebody might be there. um I think we may have gotten some information that that possibly they were when we ran into Jack's mom. And again, this was a five acre spread out in Bandera out in the middle of nowhere at the time. I'm not sure what it's like now. It's probably all developed. but

00:51:51.99

Frank Montoya Jr

At the time, it was it was out in the middle of nowhere. and we had It

started out as a relatively pleasant conversation, but then you know when we asked if we could take a walk around the property just to see for ourselves you know if there might be any indications, you know any bank loot or anything like that, she she immediately got defensive and shut us down and said, that if we bothered her anymore, she'd call her lawyer and that they'd sue us. It made all kinds of empty threats. But it the way she fired up at the end of that discussion gave us the idea that you know maybe there's you know there is something out there. And ah we drove away and then made the decision to come back.

00:52:39.43

Frank Montoya Jr

And again, the reason to come back was just to let her know that we knew, even though there wasn't a lot to go on that we knew. And maybe even intimated that we were going to come back shortly with ah with a search warrant. Now we didn't have enough for a search warrant, but she was rattled enough that we thought that that might that might cause something to break loose, know to to fall apart. And sure enough, I think that was a Friday when we were out there. The very next day, I'm mowing my lawn you know and um ah taking care of some other chores around the house when when Kurt calls me and says, hey, you're not going to believe this.

00:53:19.16

Frank Montoya Jr

And what ended up happening was that the stepfather showed up at the county sheriff's office with a duffel bag, a blue duffel bag stuffed with hundreds of thousands of dollars in cash.

00:53:33.71

astudyincrime24

Wow.

00:53:35.52

Frank Montoya Jr

So we, we raced out there to the sheriff's office and and the first thing we did of course was, was look for the bait pills and surprise, surprise, they were at the top of the stack of money with a note written and in very pretty handwriting. I'll call it. It was almost with the flourish, but in pretty handwriting, Mexico money, a note on top of it. And we're like, that's going to be the base bills. And sure enough, we, we ran those 10 bills or so, you know, through our list and every one of them matched up.

00:54:12.28

Frank Montoya Jr

what that ended up, what, what we assessed was that, you know, she of course knew where the bait bills were, what the bait bills were and had set them aside for a trip that they were going to take to Mexico and then spend them in Mexico where no one would be the wiser. And,

you know, it was like I said, a stack of money that was you know probably a thousand dollars in total. But, um, you know, that, Without being a handwriting expert, I looked at the you know the writing and said, that's going to be hers.

00:54:45.30

Frank Montoya Jr

No way it can't be. And Kurt made it so a joke, I think, that maybe it's his. And I said, no, I don't think that'll be his. But a lot of mine was there, gosh, I'm trying to remember the amount, maybe \$135,000 in cash that we ended up having to count by hand.

00:54:59.84

astudyincrime24

Yeah, there was about 95,000 of it was missing.

00:55:04.34

Frank Montoya Jr

Yeah, 95 was missing and it was 230 in total that was taken. I think it was about 135. and um you know and Yeah, so we're thinking we got the bait bills, we've got ah some of that cash. you know Obviously, there was a significant amount that was missing. but it was still a big break and you know further search of that duffel bag also revealed these little blue stars you know tin foil wrapped stars or cellophane wrapped stars that were blue

00:55:36.08

astudyincrime24

hu

00:55:40.97

Frank Montoya Jr

and a reference to a prom. And um we were able through subsequent investigations to determine that those stars in that prom had occurred at Lisa's high school in Corpus Christi, Texas, I believe. and that um she had, I think was even on in in the homecoming royalty.

00:55:59.51

astudyincrime24

Uh oh.

00:56:04.67

Frank Montoya Jr

And it you know did a couple of years before that, but it was a direct tie to her because you know the the bag was. And then I think we did recover a fingerprint off the be bills that belonged to one of them. And we did handwriting exemplars that we got from her that matched up with the Mexico money writing. And so yeah, the the the case was really building against them. So once we we identified them as actual suspects or subjects in the investigation up to that point, they were

we strongly suspected them, but they became official subjects and you know when we recovered the money and an investigation revealed that that bag did in fact belong to her.

00:56:46.90

Frank Montoya Jr

that we put together, you know, the, the photo spread of, um, you know, containing a photograph of, of Jack Neely and showed it to our one witness. And and he was able to identify him as the, as the individual he saw walking around the upper floors or in a particular, on a particular floor, in the morning of the bank robber dressed in those coveralls and, and carrying a bag around it, you know, to suggest that he was a maintenance guy.

00:57:03.71

astudyincrime24

you

00:57:15.78

Frank Montoya Jr

And um yeah, and and that, you know, we we, one thing led to another, we were able to finally get a warrant for both their arrests. I would also add that in this process, we we also polygraphed Jack Mealy. Again, we were looking for ways to crack the veneer. Now, a polygraph is not admissible in a court of law, so it doesn't count as evidence, but um that wasn't really the point. We had an exceptional like an extraordinarily good polygrapher in the San Antonio field office, a guy named Rafa Escobedo.

00:57:53.86

Frank Montoya Jr

I mean, the guy could sell ice cubes to an Eskimo. He just had the gift you know when it came to to getting people to to reveal things.

00:58:00.38

astudyincrime24

Thank

00:58:03.29

Frank Montoya Jr

and He was able to get Jack to reveal enough that we were convinced, that again, they convinced us that that we were on the right track. you know And oh, by the way, nearly did fail that polygraph as well. So again, things it was just about being able to build the case to get the warrants, to get them arrested.

00:58:25.04

astudyincrime24

you.

00:58:25.79

Frank Montoya Jr

Because we also felt like, okay, he's a cop. Once see once the gig is up, he'll give up the ghost. Or she's just a young girl. you know She's got the rest of her life before her. Once we get the arrest, she'll give up the ghost. But it didn't go exactly according to plan. at all um Again, we had the the money. We had some fingerprints. We had a witness identifying Jack at the scene of the robbery when, of course, he was supposed to be sleeping according to him.

00:58:48.27

astudyincrime24

you

00:58:54.55

Frank Montoya Jr

um and And we also had Kelly's assistance at this point where she started realizing, well wait a second, yeah. maybe that he She couldn't identify nearly directly as the robber. but the mannerisms, the his the behaviors, how she was treated compared to how Lisa was treated, all that started adding up in her head and and she agreed to testify to what she what she recalled. And and that that was helpful too.

00:59:25.78

Frank Montoya Jr

But we you know the fact of the matter is we we had enough to arrest them, but we still you know we were still building a case that would hold up in a court of law.

00:59:30.88

astudyincrime24

you

00:59:35.86

Frank Montoya Jr

And so we arrested them. um We attempted to interview both of them ah post arrest. Neely, or Silvus, she just would not say anything. ah you know neely there was in There were indications that he wanted to talk, but then he would not talk. um And then, you know, to add insult to injury, they, and and it's possible this is where the \$95,000 went. You know, they they ended up hiring some really high powered defense attorneys in San Antonio to to defend them. And what became, I don't know, maybe a two week trial that resulted and as at at the culmination of our investigation.

01:00:25.58

astudyincrime24

And they were actually sentenced on, of all days, Valentine's Day, which seems rather apropos.

01:00:29.49

Frank Montoya Jr

Yeah, I remember that. that's absolutely it People had a field day with that one.

01:00:34.46

astudyincrime24

and know

01:00:35.24

Frank Montoya Jr

I didn't recall.

01:00:37.19

astudyincrime24

I know J.Lo sings My Love Don't Cost a Thing, but it cost Jack 15 years in one month and Lisa 12 years in 18 months. Let's talk about why. You you intimated ah Lisa maybe being the ringleader. I mean, it's a small ring, but being the the one with the pressure. ah Did Jack do it because of Lisa talked him into it? Did Lisa do it because Jack talked him into it maybe? Was it mutual? what but What were your thoughts about that?

01:01:08.17

Frank Montoya Jr

well Well, Jack was divorced. yeah I think he had two or three kids. um you know He wasn't the best looking guy out there. I mean, he was he was he was proud, and and he was and he I think he thought of himself as manly, like you said, former Marine and patrolman in the San Antonio Police Department.

01:01:29.11

Frank Montoya Jr

And um you know so i I think that there there was some machismo there that was involved. But they they met, I think it was during, ah you know, Silvis was living in an apartment complex and there was a disturbance and she was maybe an interested bystander, but nothing more than that. um they struck up a conversation and he decided that he wanted to impress her because he was a cop and you know obviously was smitten with her and that's why he wanted to impress her you know so he would you know drive by it and you know in the evenings and then he would let her know you know in a phone call or in a note that he would leave somewhere that she could find it like on her car

01:02:13.57

Frank Montoya Jr

and that he had come by just to check on her. And then, you know, then it that moved to, you know, leaving small gifts or bringing food or or things like that that he could eat with her on his break. But yeah, he

was smitten with her and, you know, and she was a a cute little girl, you know, that was showing interest in in in him. And he you know so he would do more and more to try to win your favor. And you know whether it was showing off know by being a cop or by showering her with gifts, yeah it worked because within a short period of time, they were living together. And I think that the

01:02:56.25

Frank Montoya Jr

What this came down to is that he wanted to do for her whatever she wanted to to make her happy, to keep her happy. And yet, you know, he's paying alimony and child support. He's, you know, a patrolman, a relatively new patrolman. So he he's not making a bad living, but he's got all of these other responsibilities. and you know And at the same time, he wanted to to keep her in the money. And I think what ended up happening is that he he came he came up with this plan, perhaps with her encouragement, to to solve all of their problems, to be able to achieve, to give her the lifestyle that she wanted, to support the lifestyle that she wanted. They were both in it together. But I think that, you know,

01:03:45.37

Frank Montoya Jr

She was the one that pulled the strings when it came to, you know, manipulating him into doing whatever it is that she wanted, you know, come home, you know, in the middle of shift and to rubber feet, maybe, or to, you know, and I think that was something that came up. You know, or to bring her ice cream.

01:03:59.96

astudyincrime24

Nobody ever rubbed my feet.

01:04:01.97

Frank Montoya Jr

Yeah, exactly. You know, or to bring her ice cream or cream or dinner or to buy her things.

01:04:03.72

astudyincrime24

but

01:04:07.83

Frank Montoya Jr

You know, because that's, that's the life she wanted to live. And, you know, he was well willing to do whatever she wanted in order to make that happen.

01:04:11.85

astudyincrime24

I got a sense.

01:04:16.69

astudyincrime24

Yeah, I got a sense that she was what we used to call in my day high maintenance.

01:04:21.29

Frank Montoya Jr

No, no question about it.

01:04:21.39

astudyincrime24

She wanted. Yeah.

01:04:23.27

Frank Montoya Jr

And again, very controlling and manipulative in that process. I mean, that was evident in my conversations with her. Whenever I let her pull me one way or the other, no problem. She was happy. Whenever I let her know that I knew what she was doing, she immediately got hostile.

01:04:44.75

astudyincrime24

Well, before we end, I want to ask you one other thing. And I i don't want to out you Frank, but I understand you're the blame.

01:04:49.81

Frank Montoya Jr

No worries.

01:04:51.19

astudyincrime24

You're the the FBI SAC, that special agent in charge that finally closed the DB Cooper case. So I want to know, did you get any grief for that?

01:04:58.76

Frank Montoya Jr

I did tons.

01:05:00.77

astudyincrime24

Cause you're the guy that did it.

01:05:02.88

Frank Montoya Jr

it was It was amazing. I mean, it was evident before that, you know, that was that was quite the cottage industry around that mystery, that particular mystery. But, you know, when we closed it, how people

reacted, I mean, it was, it was outrage. It was, I think they even ended up suing the bureau for, you know, for, reasons that I couldn't tell you why. But yeah, it was, you know, we have a tendency in this country to turn some of our our bad guys into folk heroes, you know, whether it's Jesse James or Bonnie and Clyde or D.B. Cooper. For some reason, Lisa Silvis and and Jack Nealey never know made that status. And maybe it's because they just

01:05:49.42

Frank Montoya Jr

they weren't up to it. But the fact of the matter is we do we do turn folks into into folk heroes and and you know people make money off of that. And when you when you turn off the faucet, so to speak, and disrupt their ability to do that, to two Exploit the the story then they get angry but there's the simple fact was it the case had been open for some 40 plus years and we were not just repeating the coverage of leads but

01:06:12.57

astudyincrime24

you

01:06:21.60

Frank Montoya Jr

repeating the coverage of leads that had been covered multiple times before. and so it was just It was a circle, an unending loop of effort that was getting the way of much more important work that was happening in real time. and so you know Given the resources that we had available to us, I ah put the kibosh on it.

01:06:42.19

astudyincrime24

you

01:06:44.76

Frank Montoya Jr

you know with With the caveat, clear and loud and clear that if you know something came up, that was worthy of review, we could reopen the case. you know But the fact of the matter is we were we were convinced that nothing new was going to come up mean because so much time had passed because know the evidence that that that did exist that we were able that we could use for forensic purposes you know was had outlived its usefulness. I mean i think of the clip-on tie, i yeah as I recall,

01:07:18.77

Frank Montoya Jr

you know and some of the scientific, the experimentation that was in the analysis that was going on with that tie and and the discovery of some rare earth minerals or something to that effect. and you know That was all well and good, but it was also very general.

01:07:34.02
astudyincrime24
Thank

01:07:36.55
Frank Montoya Jr
okay Yeah, it could come from the aircraft industry, but it could also have come from you know any number of other industries. and oh By the way,

01:07:43.82
astudyincrime24
you.

01:07:44.31
Frank Montoya Jr
you know Cooper DB or whatever his name was could have bought it in a thrift store, you know, and and then where does that leave us? So it, yeah, there was just, there there wasn't anything really significant to, to work on anymore, even, you know, minor stuff to work on anymore of value that, that made it worth the effort.

01:07:53.97
astudyincrime24
Right.

01:08:07.92
Frank Montoya Jr
So yeah, I, I, I did the right thing and I closed it.

01:08:12.71
astudyincrime24
Well, Frank, I'm going to give you the last word. What are your, uh, any closing thoughts about this whole thing? Not DB Cooper, the red hot lovers that robbed the bank. Any closing thoughts about those two, about the case, about your experience?

01:08:24.00
Frank Montoya Jr
yeah It was, I mean, from a personal experience, you know, I had i joined the Bureau hoping to do that kind of work, you know, bank robbers Chase Bank Orbers and Fugitives. And it was a real whodunit from the get-go. and And frankly speaking, it it was the kind of case that while we prevailed in a court of law, it was largely built on circumstantial evidence. I mean, yeah, we did have a fingerprint on you know on some on some of the evidence. We were able to recover the big bills.

01:08:59.93

Frank Montoya Jr

But you know Silvis didn't turn on Neely, and Neely didn't turn on Silvis. And Kelly couldn't tell us much because the bank robber was wearing a mask. But you know we were able to add up enough of the circumstances to convince the jury that they had, in fact, robbed this bank. and and And no doubt in my mind that they did, but it was the jigsaw puzzle, like I said, that that we had to put together that was really just, it was like it was like being in a novel or in a podcast, right? Where it's unscripted, but you're in the middle of this really cool drama. And you know I grew up reading mysteries. I loved the mysteries growing up. I was a big Sherlock Holmes fan, for instance.

01:09:49.07

Frank Montoya Jr

And that's what this case was like, you know deduction, reasoning, ah putting pieces that were not entirely clear together to make a picture that in the end was able to to convict these individuals. like ah real Another side note that was was significant, you know they were originally sentenced to longer prison sentences. But part of the reason but that they were um those sentences were shortened on appeal.

01:10:19.69

Frank Montoya Jr

And part of the reasons why they were, well, the reason why they were was because ah Jack's stepfather, I think his name was Bill Murray, wasn't it? yeah but But Murray was supposed to testify about his role in recovering the money.

01:10:29.51

astudyincrime24

Thank

01:10:34.83

Frank Montoya Jr

So

01:10:35.29

astudyincrime24

you.

01:10:37.59

Frank Montoya Jr

What had happened there was that you know Mrs. Neely refused to give us permission to go and do the walkabout on the property. But apparently the next day or within a few days, maybe it was three days later, a little bit unclear there, but within the next few days, that's exactly what Bill went out and did was a walkabout on five acres of property and voila, found this blue bag half buried in the dirt. You know, was that accidental or did he already know about it? Well, we were going to put him on a stand under oath and question him

about it.

01:11:14.57

Frank Montoya Jr

you know um But he ended up disappearing like he had done with during the parental kidnapping. He was just gone. and We were disappointed because he had made references to his testimony in in a grand jury proceeding. And the trial court judge allowed us to use that grand jury testimony ah to ah to enter it into the record.

01:11:34.53

astudyincrime24

you

01:11:39.24

Frank Montoya Jr

And the then the jury was able to use it as part of its deliberations. But then the court of appeals overturned that portion of the testimony because Bill mur Murray was supposed to have made it in person. you it was It was frustrating, but he had disappeared. And then after they're sentenced, after the pill occurs, they show back up in San Antonio. So yeah you know that that was a little bit frustrating. But at the same time, it was a very strong case. And as circumstantial as it might have been, it was more than enough to convince the jury that justice should be served on those individuals.

01:12:09.56

astudyincrime24

you

01:12:16.71

Frank Montoya Jr

And and it was. and i and i was I was very pleased with that because it it proved that the system worked and worked well.