



## Juggling incidents are on the rise!

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While card skimming, wire fraud, or hook and chain losses have dominated conversations about risk for banks, a new threat is on the rise: “juggling.” As customers and businesses start to return to normal, foot traffic inside and around the bank is increasing. Unfortunately, some of the additional visitors are looking at methods of robbing customers after they leave the bank lobby. This article will define “juggling,” look at clues for identifying a potential juggler, and provide some procedures to implement to protect your customers from falling victim to juggling.

### What is Juggling?

Bank juggling is a term used to describe a scenario where a robber waits in the parking lot or other area near the bank and observes customers going in and out of the bank location. They look for customers who exit the bank with a deposit bag or a thick cash envelope. Branch lobby entrances, in-store teller lines, drive throughs, and ATMs are prime locations for this to occur.

The customer is followed by the juggler to their next destination, whether it be to the grocery store, gym or home. The juggler will then take the opportunity to either break into their vehicle or rob them directly.

### How to identify a potential juggler:

Jugglers will back their car into a parking spot with a clear view of the front door, ATM or drive-through lanes. Watch for:

- A vehicle moving between several parking spaces
- Occupants of the vehicle never entering the building
- Vehicles with more than one passenger
- Vehicles with dark tinted windows or limited visibility to the interior

### Safety considerations for your customers:

- Conceal your bank deposit bags, envelopes, etc. as you enter and leave the bank.
- Always keep your cash with you when you go to your next destination; never leave it or try to hide it in your vehicle.
- Always check your surroundings; if something doesn't seem right, it probably isn't.
- When you get back into your car, or are at an ATM drive-through, make sure your doors are locked so no one can force their way in.
- If you feel like you're being followed, drive straight to the police station or call 911.
- Make the trip to the bank the last stop of your errands.
- If possible, vary the time and the route that you use for bank visits.

As juggling continues to increase in frequency, lobby employees (mainly tellers) should be aware of this scheme. Knowing the signs of a potential juggler as well as providing customers with discrete reminders about safety and prevention will be a significant deterrent to this crime happening to your customers.

To learn more about bank juggling and other forms of theft, contact Craig Collins at [ccollins@intactinsurance.com](mailto:ccollins@intactinsurance.com) or at 952.852.2434.

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