

CATFISH BEND CASINOS L.L.C.

RULES OF THE GAME

BLACKJACK

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Approved by IRGC Representative: _____

Date: _____

INTRODUCTION

The object of the Blackjack game is to accumulate cards with point totals as close to 21 without going over 21. Face cards (Jacks, Queens and Kings) are worth 10 points. Aces are worth 1 or 11, whichever is preferable. Other cards are represented by their number. If a player and the house tie, it is a push, and no one wins. An Ace and a 10-value card on the first two cards dealt is considered a Blackjack and is an automatic win for the player unless the house ties, in which case it is a push, and the player gets their bet back.

Each player in turn either stays or takes more cards to try and get closer to 21 without busting. A player may stand at any time. Players who do not bust wait for the Dealer's turn. The remaining players with a higher count than the Dealer win. If the Dealer busts, all the remaining players win. Other betting options allowed include Insurance, Double Down, Splitting and Even Money.

PLACEMENT OF WAGERS

1. Player's Bets:

All players' original bets must be in the box provided on the layout. Any checks outside or between the designated boxes shall be considered no bet.

2. Double Down Bets:

Double Down bets will be placed next to the original bet inside the betting area.

3. Splitting Pairs Bets:

Bets to split pairs will be placed toward the right and left sides of the betting area.

4. Insurance Bets:

Insurance bets will be placed on the insurance line in front of the player's betting area.

MINIMUM and MAXIMUM WAGERS

The regular minimum bet will be \$5.00, and the maximum bet will be \$10,000.

Minimum and maximum allowed bets will be posted at the table.

****The minimum bet will not exceed \$25.00****

DEALER TOKES

Players may place a toke bet for the dealer by placing a bet adjacent to their own bet or in the center of the betting area. The total of the combined toke bet, and the players original bet may not exceed 10% of the table maximum. The toke bet must be from \$.50 to \$1,000.

DEALING PROCEDURES

1. Prior to the first card dealt for each round of play, each player shall make a wager.
2. Bets may not be handled, removed or altered after delivery of the first card to the first player. In addition, once insurance, double down or a split pairs wager has been made, no player may handle, remove or alter the wagers.
3. No more than seven original hands will be dealt to the players. (There are seven betting areas on the layout.)
4. If a player is playing more than one hand at a full table, the player may be asked to give up the extra hand(s) if new players want in.
5. A player may play a maximum of three hands (spots). The Dealer will call out "Playing three" in a clear, audible voice to the Floor person. **If the player drops from playing three hands, the player may not go back to three hands until the next shoe begins.** (At the shift Manager's discretion.)
6. Cards will be delivered from left to right around the table with each player receiving one card at a time.
7. Cards will be placed on the layout face up to the players.
8. No player or spectator may touch the cards.
9. Dealer's first card is dealt face up. Dealer's second card will be dealt face down.
10. The Dealer will only hit cards to a player after receiving a **clear hand signal** that additional card(s) are wanted. Verbal directions will not be permitted in the absence of corresponding hand signals.
11. The Dealer will move to the next player after receiving a **clear hand signal** that no additional cards are wanted or the player breaks. Verbal directions will not be permitted in the absence of corresponding hand signals.
12. The Dealer must place all hit cards on the original two cards in a manner which leaves at least two thirds (2/3) of the card visible.
13. All breaking hands will be removed from the layout immediately and placed in the discard rack. On a broken hand, the checks will be picked up first and then the cards.
14. All hands still in play will be left on the layout until taking and paying is complete.
15. When the card dealt face up to the Dealer is an Ace, King, Queen, Jack, or Ten, the Dealer will "peek" at the hole card. Should the Dealer's hand not produce a blackjack, all players' Blackjacks

will be paid immediately, the player's cards will be removed immediately and placed in the discard, then normal play resumes.

16. Should the Dealer fail to notice a Blackjack, the cards are to remain on the table until the take and pay process begins. At that time, the Blackjack will be paid in the regular order of take and pay for each player.
17. The Dealer must indicate all "pushes" with a pat on the layout prior to proceeding with the next player's hand.
18. The Dealer must hit if the Dealer's hand is 16 or less.
19. The Dealer must stand on a hard hand of 17 or more.
20. The Dealer **must** hit a soft 17. (A hand containing an Ace being counted as an 11 to achieve a total of 17.)
21. When the Dealer turns over the hole card, the hole card will be on the Dealer's left, with the face up card immediately to the right of the hole card, and any hit card(s) will be placed to the right of the original hand. The Dealer will announce the two-card total and each new point total as each hit is placed.
22. All Dealer's hit cards will be separated as they are exposed. They are not to be placed over the previous card.
23. All bets are paid from the dealer's right to left.

SPLITTING HANDS

1. If the initial two cards dealt to a player are a pair of equal value, the player may elect to split the hand into two separate hands. The player is required to make a wager on the second hand in an amount **equal** to their original wager.
2. When a player splits, the Dealer shall deal a second card to the players first hand, and wait until the player indicates their decision to stand, draw, double down, or split. The Dealer must finish with the first hand before proceeding to the second.
3. A token bet for the Dealer must play on the first hand, in order, if the player doesn't wager an additional token bet.
4. A player may split pairs to create a maximum of four hands. The cards are placed so as not to overlap each other. Keep the cards in the order of which they were dealt and keep the wager with its corresponding hand.
5. A player may draw additional cards to each hand created. If a player split Aces, the hand may receive only one card on each Ace.
6. The player must be given at least one additional card to each card split.

7. The player may double-down on either or both hands created, except when splitting Aces.
8. A split hand that results in a hand containing an Ace and a Ten-count card will be viewed as a hand of 21 only, NOT a blackjack.
9. When a player turns a pair of fives and doubles his bet, the Dealer **must ask** if he/she is "splitting" or "doubling-down".

DOUBLE DOWN OF HANDS

1. A player may elect to double down with any two original cards. The player may bet any amount up to the original bet on the condition that only one additional card is dealt to the hand.
2. If a player elects to double down for less than the original bet, the Dealer should notify the Supervisor by calling out "Doubling down for less".
3. A player who is betting the table maximum may duplicate the original wager when doubling down.
4. A player may double-down on either or both hands created when splitting, except when splitting Aces.
5. When a player turns a pair of fives and doubles his bet, the Dealer **must ask** if he/she is "splitting" or "doubling-down".
6. The double down card will be exposed or face down (player request) and placed **perpendicular** to the two cards involved in such a manner as to keep the numbers exposed on the player's second card.

INSURANCE

1. When the Dealer's face up card is an Ace, the Dealer must call for insurance.
2. Insurance is a separate bet from the original bet. The player is betting that the Dealer has blackjack. The insurance bet may be less than, but no more than, one-half (1/2) the original bet.
3. When calling for insurance:
 - A. The Dealer must wave a hand across the table and state "Insurance open".
 - B. The Dealer should be certain that each player receives a chance to place an insurance bet or decline
 - C. The Dealer must wave a hand back across the table and state "Insurance closed".
4. The player may insure any hand regardless of value.
5. Once Insurance has been closed, the Dealer will peek at the hole card to check for Blackjack.
6. If the Dealer has blackjack:
 - A. The player's original bet loses.

- B. The Dealer takes the losing bets and pays Insurance bets. The Dealer may use the same money to pay.
- 7. If the Dealer does not have blackjack:
 - A. The player's original bet remains.
 - B. The Insurance bet loses.
- 8. If a player's hand is a Blackjack and the Dealer's face up card is an Ace, the player may call for an even money payoff for their Blackjack. This transaction will be completed immediately, and the player's cards will be put in the discard pile.

PAYOUTS AND ODDS

1. After each round of play is complete, the Dealer shall collect all losing wagers and pay all winning wagers. All winning blackjacks will be rounded down to the nearest dollar or half dollar.
2. When Dealer's hand breaks, **the Dealer must** verify that each player's hands totals 21 or less before paying.
3. If the Dealer's face up card is 2 through 9 and a player has Blackjack, the Dealer shall pay the Blackjack at odds of 3 to 2 and shall remove the player's cards before any player receives a third card.
4. If the Dealer's face up card is a 10 point value and a player has Blackjack, the Dealer shall announce the Blackjack but shall not make payment until all other cards are dealt and the resulting player's hands are acted on.
 - A. If the Dealer's second card gives him/her a Blackjack, the player's hand is a push.
 - B. If the Dealer's second card does not give him/her a Blackjack, the player's Blackjack will be paid before play resumes.
5. All winning wagers shall be paid at odds of 1 to 1 with the exception of Blackjack, which shall be paid at odds of 3 to 2.
6. Insurance bets shall be paid at 2 to 1. The Dealer pays the player even money on a Blackjack when the player requests that instead of insurance.
7. A losing bet may be used to pay a winning Insurance bet. The Dealer may combine the bet into one stack on a double down bet.

Light & Wonder TriLux Bonus

Basics of TriLux Bonus

Trilux Bonus is an optional bonus wager for blackjack that considers your first two cards and the dealer's up card.

Rules and Dealing Procedures

1. TriLux Bonus is an optional bonus bet used in the game of blackjack. Trilux will be played on blackjack games only.
2. The minimum bet will be \$1.00 the maximum bet will be \$100.00.
3. TriLux Bonus considers the first two cards the player receives and the dealer's up card. If a player receives one of the winning three card hands, they will win.
4. To begin each round, players must make their standard blackjack wagers. They may also make the optional TriLux Bonus wager.
5. The dealer then begins dealing from left to right giving all players their first two cards up while the dealer gives themselves one up card and one down card, in accordance with standard blackjack procedures.
6. Once players and the dealer have two cards, the dealer settles TriLux Bonus wagers in one of two ways.
 - a. Cards will be dealt face up, the TriLux wagers will be settled immediately after everyone receives their first two (2) cards and the dealer's first two cards. Winning TriLux Bonus bets will be paid and losing bets will be picked up in order of placement from the dealer's right to left. Then, standard blackjack play will resume.

Trilux Paytable:

Hand	Pay
Mini-Royal (A,K,Q)	N/A
Straight Flush	30 to 1
Three-of-a Kind	20 to 1
Straight	10 to 1
Flush	5 to 1

Trilux Dealer Tokes

Players may place a token bet for dealers on the Trilux bonus by placing a bet adjacent to their own bet or in the center of the betting area. The total of the combined token bet and the player's original bet may not exceed 10% of the Trilux maximum bet.

Light & Wonder King's Bounty

Basics of King's Bounty

King's Bounty Blackjack is a blackjack side bet that pays when your first two cards total 20. The top award occurs when you have two kings of spades.

Getting started

Players must make a blackjack bet in order to participate in the King's Bounty side bet. Once the player makes their blackjack bet then may make the optional King's Bounty side bet. The dealer will begin dealing from left to right giving all players their first two cards up while the dealer gives themselves one up card and one down card, in accordance with standard blackjack procedures. You will win the King's Bounty side bet if your first two cards add up to 20.

Rules and Dealing Procedures

1. Players must make a blackjack bet to participate in the King's Bounty side bet.
2. Minimum bet will be \$1.00 and maximum bet will be \$25.00.
3. Players make the King's Bounty side bet by betting in the marked area.
4. The dealer will begin dealing from left to right giving all players their first two cards up while the dealer gives themselves one up card and one down card, in accordance with standard blackjack procedures.
5. When the hand is over, the dealer settles King's bounty wagers.
6. To win the King's Bounty side bet the player's first two cards must add up to 20.
7. King's bounty payouts below.

Hand	Pays*
2 Kings of Spades + dealer BJ	1,000 to 1
2 Kings of Spades	100 to 1
2 suited Kings	30 to 1
2 suited Queens, Jacks or 10's	20 to 1
Suited 20	9 to 1
2 Kings	6 to 1
Unsuited 20	4 to 1

King's Bounty Minimum and Maximum Wager:

1. The Minimum bet is \$1 and maximum bet is \$25 on the King's Bounty wager.
2. The maximum aggregate payout limit for any round of play shall be \$25,000 with regards to any payout of 125 to 1 or higher. All other winning hands will be paid regardless of the \$25,000 limit. The aggregate payout formula will be as follows: Take the sum of all the winning hands payouts per the table and divide it into \$25,000 to create a percentage to calculate the player's payable winnings. After calculation, all the player's payable winnings should total \$25,000.

Example: For King's Bounty

Player 1 has two King of Spades with a dealer BJ & has a \$25 wager- Payout \$25,000

Player 2 has two King of Spades with a dealer BJ & has a \$20 wager- Payout \$20,000

Player 3 has two King of Spades with a dealer BJ & has a \$10 wager- Payout \$10,000

Sum= \$55,000

$\$25,000 / \$55,000 = 45.454545\%$

Player 1 will be paid \$11,363.64 ($\$25,000 \times 45.454545\%$)

Player 2 will be paid \$9,090.91 ($\$20,000 \times 45.454545\%$)

Player 3 will be paid \$4,545.45 ($\$10,000 \times 45.454545\%$)

Total payout \$25,000.00

King's Bounty Dealer Tokes

Players may place a token bet for dealers on the King's Bounty by placing a bet adjacent to their own bet or in the center of the betting area. The total of the combined token bet and the player's original bet may not exceed 10% of the King's Bounty maximum bet.

CARDS

NEW CARDS – SIX DECK PRE-SHUFFLED/PRE-VERIFIED

All blackjack tables will use only six deck pre-shuffled and pre-verified cards.

- The Dealer will shuffle the decks using the standard 6-deck shuffle.

REMOVING FROM PLAY – SIX DECK PRE-SHUFFLED/PRE-VERIFIED

- A supervisor will determine when a table game is to be closed and will instruct the Dealer to place all cards in the discard rack. The Dealer will fan the decks of cards and check for any imperfections, then place the decks back in the discard rack.

SHUFFLE PROCEDURES

The shuffle will be manual.

The deck(s) must be shuffled when:

- a. New deck(s) are to be put into play.
- b. The cards have been spread, and the game is to resume.
- c. The cut card appears during the course of play. (Shoe games only)

On all shoe games, the Dealer must call "Shuffle" in a clear voice when a shuffle is needed. The supervisor must be aware that a shuffle is to take place and acknowledge the same.

At no time will a Dealer shuffle at the request of a player without the authorization of the Shift Manager.

SIX DECK SHOE - STANDARD SHUFFLE

1. One stack of six decks will be divided into two equal stacks. The Dealer will take an equal amount from each stack, riffle once and place in center of the table. This will be done five to seven times until the entire stacks are combined in the center.
2. The six-deck stack will be offered to a player to cut.
3. The player to cut the cards shall be:
 - a. The player who received the cut card as it appeared during play or,
 - b. The first player at the table as the game begins or resumes.
 - c. Should a player refuse to cut the cards, the cut will be offered to each player in a clockwise direction until a player accepts the cut.
 - d. Should all players refuse the cut, the Dealer will cut the cards, informing the Floor person by saying "Dealer Cuts".
 - e. The deck(s) may be cut one time only. A minimum of 3/4 of a deck must be cut from either end of the cards.
4. Once the cut card has been inserted, take all cards in front of the cut card and place on the back of the stack. Insert the cut card in a position approximately one deck in from the back of the shoe using the marking on the side of the shoe as a guide, unless otherwise instructed by a supervisor. Place the stack in the shoe.
5. The Dealer shall burn one card following the cut procedure. Should more than one card be burned by mistake, the Dealer will continue to deal normally. Should the Dealer fail to burn a card following the cut procedures the Dealer will continue to deal as normal.
6. The burn card will not be exposed, unless a customer asks to see it and a supervisor's approval is given.
7. A card will be burned **when a new Dealer taps** into a game.

Irregularities

1. When a card is exposed by error or misunderstanding, a supervisor shall be notified immediately. The **supervisor** will:
 - A. Offer the card to the player involved. If that player does not want the card, the card is to be offered to the next player and if that player refuses it, it should be burned.
 - B. If the second player took the card, the Dealer then continues to the last player and then returns to the original player if he/she wanted a card.
2. Should a Dealer hit a hand of hard 17 or more, a supervisor must be called. The card will be burned, and the Dealer will stand on the original hard 17 or more hand.
3. Should the Dealer's hole card be exposed while dealing, the Dealer must call a supervisor. The Dealer will continue dealing and the players have the advantage of knowing what the Dealer has.
4. If, after completing all hands, the Dealer discovers a Blackjack in his hand, the Dealer must call a supervisor and the hand becomes a 21, not a Blackjack. If a player has doubled down in the hand, the Dealer shall collect the amount of the original wager but not the additional amount wagered in doubling down. Or if a player had split pairs, the Dealer shall only collect the amount of the original wager and not the additional amount wagered in splitting pairs.
5. Should a player miss being hit, the Dealer will call a supervisor. With the supervisor present, the player will be given the option of calling the hand dead or to receive a card(s) after all of the players have completed their hands but before the Dealer has turned over the hole card and completed his/her hand.
6. Cards can be backed up one spot unless the Dealer has received their first card. The Supervisor **must** be called over before backing up the cards.
7. If a player has inadvertently been dealt only one or more than two cards, a supervisor **must** be called. The supervisor will offer the player the option of sitting out that hand (card will be burned), declaring the hand a misdeal, or keeping the card that would have been dealt. The supervisor's decision will be final.
8. If no cards are dealt to a player's hand, a supervisor should be called, and it is considered no hand. The player will be included in the next hand.
9. If a Dealer has an incorrect number of cards, the Dealer must call a supervisor. The **supervisor** will offer the player(s) the option of playing the hand, folding the hand and player's money being returned, or declaring the hand a misdeal.
10. If Dealer forgot to deal to himself/herself while acting on the player's hand, the Dealer must call a supervisor. The **supervisor** will:
 - A. Deal cards to Dealer's hand and offer players the option to play or not to play.
 - B. Make all decisions at his/her discretion
11. Should the Dealer not have enough cards in the shoe to complete a round of play, the Dealer must call a supervisor. The **supervisor** will call it a misdeal and all bets will be pulled back.
12. A card found turned face upward in the shoe shall be burned only if the player does not want it.