

Catfish Bend Casino



Rules of the Game/Procedures

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OVERVIEW

The object of Match'em Hi-Lo is for players to predict if the point total of their three-card hand will be higher than the dealer's high hand or lower than the dealer's low hand.

SHUFFLE

Whenever possible, an automated card-shuffling machine will be used to shuffle the decks of cards. Should the automated shuffling machine become unavailable, Catfish Bend Casino standard Blackjack shuffle times three will be followed.

POINT VALUE OF CARDS

Card	Point Value
Ace	1 for "Low" hands, 11 for "High" hands
J, Q, K	0
2 through 10	Rank value

HOW TO PLAY

The game is played with six standard decks of 52 cards. Players must make the "Bet" wager and have the option to make one or two "Bonus" wagers (as described below) before the start of each hand.

1. "Bet" This is the main wager between player and the dealer. Players win if they correctly predict the point total of their hand will be higher or lower than the dealer's corresponding hand. This bet pays 1 to 1 (player wins all ties).
2. "Match'em Bonus" This wins if the player's cards match the rank of at least two of the dealer's cards.

# Matching Cards	Pays
5	100 to 1
4	30 to 1
3	3 to 1
2	1 to 1

3. 3-Card Player's Hand "Poker Bonus" This wins if the player's three-card hand is a pair or better.

Hand	Pays
Suited 3 of a Kind	100 to 1
Straight Flush	30 to 1
3 of a Kind	10 to 1
Straight	4 to 1
Suited Pair	3 to 1
Flush	2 to 1
Pair	1 to 1

DEALING PROCEDURES

1. To begin the game, players must make the "Bet" Wager. All "Bonus" bets are optional. The bets do not have to be equal.
2. The dealer, working clockwise from his left to his right, will deal three cards at a time to each player and five cards to himself.
3. Players look at their cards and have a choice:
 - a. Predict their hand will have a lower point total than the dealer's hand by placing the cards face down in the area marked "L."
 - b. Predict their hand will have a higher point total than the dealer's hand by placing the cards in the area marked "H."
4. Players may also choose to double down by placing a wager equal to their Bet in the rectangle not covered by cards.
5. Once all players have acted, the dealer reveals and arranges his five cards in the following manner:
 - a. Arrange the five cards in ascending point value from his right to his left, with Aces counting as 1 for the time being.
 - b. Place the three lowest cards in the area marked "Dealer's Lo Hand," with the highest of the three in the area marked "Shared Card."
 - i. Exception: If the dealer's Lo hand contains an Ace, it becomes the "Shared Card."
 - c. Place the remaining two cards in the area marked "Dealer's Hi Hand."
6. The dealer will now have two point totals, one for his Low Hand and one for his High Hand.
7. The dealer, working counter-clockwise from his right to his left, will now reconcile the action one player at time.
8. Dealer will flop over the player's hand and arrange the cards parallel to the dealer hand if the player is going "Hi" (horizontal) or perpendicular to the dealer hand if the player is going "Lo" (vertical).
9. Players win 1 to 1 on the Bet and double down wagers if they correctly predicted their hand would be lower than the dealer's low hand or higher than the dealer's high hand. The player wins ties.
10. Players win the Match'em Bonus bet if they match the rank of at least two dealer cards. Example: If the player has 2, 3, 4 and the dealer has 2, 2, 3, J, K, the player has matched three dealer cards (two 2s and a 3). If the player has two 4s and the dealer has one 4, the player has matched one dealer card.
11. Players win the 3-card player hand Poker Bonus bet if their three card hand is a pair or better.

PAYOUTS

The payout limit for any round of play shall be \$25,000 with regards to any number or combination of hands consisting of a "4" or "5" for the Match'em Bonus and "Straight Flush" or "Suited 3 of a Kind" for the Poker Bonus. All other winning hands will be paid regardless of the \$25,000 limit.

The aggregate payout formula will be as follows:

- A. Take the sum of all the winning hands payouts per the table and divide it into \$25,000 to create a percentage number.
- B. Take each winning hands payouts per the table and multiply it by the percentage to calculate the player's payable winnings.
- C. After calculation, all of the player's payable winnings should total \$25,000.

IRREGULARITIES

- Any player or dealer hand with the incorrect number of cards will be considered a misdeal and all hands will be void.
- Players are allowed to wager on one or two betting spots only. The betting spots must be adjacent to each other.
- The cards must remain over the table in clear view of the dealer at all times.