

AGENDA
COLORADO LIMITED GAMING CONTROL COMMISSION

Meeting of September 23, 2021
Beginning at 9:15 a.m.
In person & via Cisco Webex

Division of Gaming – Cripple Creek Office
350 West Carr Ave.
Cripple Creek, CO 80813

This meeting will be held in person at the Cripple Creek Division of Gaming Office at 350 West Carr Ave., Cripple Creek, CO 80813 and will begin at 9:15 a.m. In addition to the in-person meeting, we will offer an interactive online streaming option. The link to the video meeting can be found on our webpage: <https://sbg.colorado.gov/limited-gaming-control-commission>.

In addition to other matters that may properly be considered by the Colorado Limited Gaming Control Commission, the following items are scheduled for consideration and adoption on September 23, 2021. Times contained in the agenda are approximate.

PUBLIC SESSION

I. Call to Order

EXECUTIVE SESSION

Review of confidential background licensing reports scheduled for consideration during the public session.

PUBLIC SESSION (reconvened)

II. Consideration of Licensing Actions

Limited Gaming Licenses

Renewal of the Manufacturer/Distributor Licenses

NRT Technologies, Inc.

NRT Technology Corporation

Gemini Gaming, Inc. d/b/a Bull Durham Saloon and Casino

Renewal of the Retail and Master Licenses for

Gemini Gaming, Inc. d/b/a Bull Durham Saloon and Casino

Renewal & Change of Ownership of the Operator and Manufacturer/Distributor Licenses

Novomatic Americas Sales LLC

Sports Betting Licenses

First Vendor Minor Licenses for

Leanplum, Inc.

G DESIGNS STUDIOS, INC.

247 Group, LLC d/b/a Laundry Service

Dog Tech LLC

Hedge, Inc. d/b/a Hedge
Sift Science, Inc. d/b/a Sift
Deadlock Management LLC
Graphyte Ltd
International Betting Integrity Association
Upper 9 Media LLC d/b/a Odds Assist

- III. Opportunity for Public to Address the Commission
- IV. Consideration of Division Limited Gaming Financial Statements for July 2021
- V. Consideration of Division Sports Betting Financial Statements for July 2021
- VI. Sports Betting Fund Distributions for Fiscal Year 2021
- VII. Presentations from Sports Betting Fund Distribution Recipients

Colorado Water Conservation Board
Anna Mauss, Chief Operating Officer

Colorado Office of Behavioral Health
Mary McMahon, Manager, CAC Clinical Training Program and Workforce Development

- VIII. Consideration of Rules 3, 8, 10, 14, 22, 23, 26, 27 & 28
- IX. Consideration of Organizational Matters
Adoption of Minutes for August 25, 2021
Directors' Reports
- X. Opportunity for Industry Members to Address the Commission on Current Issues and Events
- XI. Adjournment

At the discretion of the Commission, any or all of the above matters may be continued for consideration or adoption at a different time, may be considered out of order, or may be considered at the next meeting of the Commission.



**STATEMENT OF GAMING REVENUES,
GAMING TAXES, AND EXPENDITURES
(UNAUDITED)
FOR THE FIRST (1) MONTH ENDED
JULY 31, 2021**



COLORADO

Department of Revenue

Specialized Business Group—Gaming

1707 Cole Blvd., Suite 300
Lakewood, CO 80401

September 23, 2021

State Treasurer and Members of the Colorado Limited Gaming Control Commission:

Pursuant to Section 44-30-203 (i), C.R.S., the Colorado Division of Gaming is required to furnish monthly a, "report which contains a full and complete statement of the division's revenues and expenses."

The attached combined financial statements for July 31, 2021 have not been audited. They contain the most current data available. This information has been collected and recorded in accordance with generally accepted accounting principles.

Respectfully submitted,

Vickie Floyd
Division Controller

**COLORADO DIVISION OF GAMING
FINANCIAL STATEMENTS
(UNAUDITED)**

DISTRIBUTION

Honorable Jared Polis	Governor
Representative Alec Garnett	Speaker of the House of Representatives
Senator Leroy Garcia	President of the Senate
Senator Chris Holbert	Senate Minority Leader
Representative Hugh McKean	House Minority Leader
Senator Dominick Moreno	Chair, Joint Budget Committee
Mr. Richard Nathan	Chair, Limited Gaming Control Commission
Mr. Justin Davis	Vice Chair, Limited Gaming Control Commission
Mr. Kevin Armstrong	Limited Gaming Control Commission
Mr. Shawn Coleman	Limited Gaming Control Commission
Ms. Patsy Landaveri	Limited Gaming Control Commission
Mr. Mark Ferrandino	Executive Director, Department of Revenue
Mr. Cory Amend	Senior Director of Enforcement, Department of Revenue
Mr. Daniel Hartman	Director, Division of Gaming
Ms. Kimberly Corell	Accounting Director, Department of Revenue
Mr. Ramon Alvarado	Deputy Budget Director, Department of Revenue
Mr. Bob Jaros	State Controller
Mr. Charles Scheibe	Chief Financial Officer, Department of the Treasury
Mr. George Orłowski	State Archivist
Ms. Kerri Hunter	State Auditor
Ms. Elizabeth Burger	Joint Legislative Library
Mr. Ben Henderson	Deputy Director for Budget, Governor's Office
Colorado State Publications Depository and Distribution Center	State of Colorado Library

DIVISION OF GAMING
STATEMENT OF REVENUES
GAMING TAXES, AND EXPENDITURES
(UNAUDITED)

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**COLORADO DIVISION OF GAMING
TAX REVENUES COMPARISON
JULY 31, 2021 AND 2020**

The Colorado Limited Gaming Control Commission assesses taxes based on adjusted gross proceeds (AGP).

The tax rates for period ending June 30, 2022 are:

3% on AGP from charitable gaming
.25% on amounts up to \$2 million
2% on amounts over \$2 million and up to \$5 million
9% on amounts over \$5 million and up to \$8 million
11% on amounts over \$8 million and up to \$10 million
16% on amounts over \$10 million and up to \$13 million
20% on amounts over \$13 million

The tax rates for year ending June 30, 2022 are the same as they were for year ending June 30, 2021.

For Periods Beginning July 1, 2020 and 2021 through July 31, 2020 and 2021

<u>AGP Comparison</u>				
Range	Prior Year AGP	Current Year AGP	Difference	Percent Change
\$0 - \$2 Million	\$ 23,074,107	\$ 24,019,395	\$ 945,288	4.10%
\$2 - \$5 Million	\$ 7,567,684	\$ 14,695,091	\$ 7,127,407	94.18%
\$5 - \$13+ Million	\$ 31,045,947	\$ 56,243,755	\$ 25,197,808	81.16%
Total	<u>\$ 61,687,738</u>	<u>\$ 94,958,241</u>	<u>\$ 33,270,503</u>	<u>53.93%</u>

<u>Tax Comparison</u>				
Range	Prior Year Tax	Current Year Tax	Difference	Percent Change
\$0 - \$2 Million	\$ 92,685	\$ 105,049	\$ 12,364	13.34%
\$2 - \$5 Million	\$ 271,354	\$ 333,902	\$ 62,548	23.05%
\$5 - \$13+ Million	\$ 1,024,163	\$ 4,942,927	\$ 3,918,764	382.63%
Total	<u>\$ 1,388,202</u>	<u>\$ 5,381,878</u>	<u>\$ 3,993,676</u>	<u>287.69%</u>

<u>Open Casinos Comparison</u>			
Range	Prior Year No. of Tax Returns Filed by Casinos	This Year No. of Tax Returns Filed by Casinos	Difference
\$0 - \$2 Million	26	24	(2)
\$2 - \$5 Million	3	5	2
\$5 - \$13+ Million	4	4	0
Total	<u>33</u>	<u>33</u>	<u>0</u>

**COLORADO DIVISION OF GAMING
COMBINED STATEMENT OF REVENUES,
EXPENDITURES, AND CHANGES IN FUND BALANCE
FIRST MONTH ENDED JULY 31, 2021 AND 2020
(UNAUDITED)**

	FY 2022			FY 2021		
	EXTENDED GAMING FUND	LIMITED GAMING FUND	TOTAL GAMING FUNDS	EXTENDED GAMING FUND	LIMITED GAMING FUND	TOTAL GAMING FUNDS
REVENUES:						
Gaming Taxes	\$ 0	\$ 5,381,878	\$ 5,381,878	\$ 0	\$ 1,393,321	\$ 1,393,321
License and Application Fees	0	74,147	74,147	0	35,708	35,708
Background Investigations	0	10,647	10,647	0	6,745	6,745
Interest Income	16	78,439	78,455	1,317	85,391	86,708
Other Revenue	0	0	0	0	29	29
TOTAL REVENUES	16	5,545,111	5,545,127	1,317	1,521,194	1,522,511
EXPENDITURES:						
Salaries and Benefits	0	778,376	778,376	0	678,672	678,672
Annual and Sick Leave Payouts	0	400	400	0	97	97
Professional Services	0	9,015	9,015	0	8,362	8,362
Travel	0	2,602	2,602	0	734	734
Automobiles	0	14,362	14,362	0	11,396	11,396
Printing	0	928	928	0	771	771
Police Supplies	0	1,033	1,033	0	0	0
Computer Services & Name Searches	0	10,262	10,262	0	5,334	5,334
Materials, Supplies, and Services	0	42,166	42,166	0	25,229	25,229
Postage	0	290	290	0	287	287
Telephone	0	6,492	6,492	0	7,586	7,586
Utilities	0	2,497	2,497	0	2,191	2,191
Other Operating Expenditures	0	7,511	7,511	0	8,455	8,455
Leased Space	0	0	0	0	27,385	27,385
EXPENDITURES - SUBTOTAL	0	875,934	875,934	0	776,499	776,499
STATE AGENCY SERVICES						
Colorado Bureau of Investigation	0	89,300	89,300	0	90,000	90,000
Division of Fire Prevention and Control	0	18,100	18,100	0	17,600	17,600
Colorado State Patrol	0	295,000	295,000	0	285,000	285,000
State Auditors	0	0	0	0	12,000	12,000
Indirect Costs - Department of Revenue	0	91,001	91,001	0	74,966	74,966
Colorado Department of Law	0	20,255	20,255	0	20,537	20,537
OIT Purchased Services	0	5,027	5,027	0	63,591	63,591
TOTAL STATE AGENCY SERVICES	0	518,683	518,683	0	563,694	563,694
Non Personal Services Background Exp.	0	379	379	0	267	267
TOTAL EXPENDITURES	0	1,394,996	1,394,996	0	1,340,460	1,340,460
Excess of Revenues Over Expenditures	16	4,150,115	4,150,131	1,317	180,734	182,051
FUND BALANCE AT JULY 1, 2021 & 2020	17,647,531	2,267,873	19,915,404	15,310,639	2,765,627	18,076,266
TOTAL FUND BAL. JULY 31, 2021 & 2020	\$ 17,647,547	\$ 6,417,988	\$ 24,065,535	\$ 15,311,956	\$ 2,946,361	\$ 18,258,317



COLORADO

Department of Revenue

Specialized Business Group—Gaming
1707 Cole Blvd., Suite 300
Lakewood, CO 80401

Memo

To: Colorado Limited Gaming Control Commission
From: Vickie Floyd, Gaming Controller
Cc: Dan Hartman
Date: September 23, 2021
Re: July 2021 Gaming Fund Financial Statement Presentation

Following are highlights from the Gaming Fund financial statements ending July 31, 2021.

Statement of Revenues, Expenditures, and Changes in Fund Balance

Gaming tax revenues have increased by \$3,988,557 or 286% over last year. Please recall, casinos had been closed from March 17 through June 15, 2020 due to the pandemic and were only open in limited capacity in fiscal year 2021. In addition, Amendment 77 was effective May 1, 2021. Total Revenues for the Limited Gaming Fund as of July 31 were \$5,545,111, a 264% increase compared to July 2020.

Total expenditures for the period ending July 2021 were approximately \$1.4 million. This represents a 4% increase over last year. The main reason for the increase is in the Salaries and Benefits line, which increased by \$99,704 or 15% over last year. Senate Bill 200 required a payment of \$129,262 be made to PERA this fiscal year. These payments are going to be required until the unfunded actuarial accrued liabilities of all divisions of PERA are 100% funded; however, House Bill 20-1379 suspended the payment for fiscal year 2021.

The excess of total revenues over expenditures was \$4,150,115. This is a 2,196% increase over last year and represents the amount we could distribute as of July 31.

Next, as you are aware from my cover letter, we are only required to prepare a Statement of Revenues and Expenditures. For those of you who were here last year, you may recall that since the inception of the statewide financial system known as CORE, the State now takes a long time to close the fiscal year. Beginning balances do not roll into the next fiscal year until the State closes the previous fiscal year. Therefore, we will not be able to prepare a balance sheet until the State closes. Regarding the budget, we should be able to prepare this statement with September's financial statements.

Please feel free to contact me if you have any questions on the Gaming Fund financial statements.



**STATEMENT OF SPORTS BETTING REVENUES,
SPORTS BETTING TAXES, AND EXPENDITURES
(UNAUDITED)**

**FOR THE FIRST (1) MONTH ENDED
JULY 31, 2021**

**DIVISION OF GAMING
STATEMENT OF REVENUES
SPORTS BETTING TAXES, AND
EXPENDITURES
(UNAUDITED)**

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COLORADO DIVISION OF GAMING
SPORTS BETTING COMBINED STATEMENT OF REVENUES,
EXPENDITURES, AND CHANGES IN FUND BALANCE
FIRST MONTH ENDED JULY 31, 2021 AND 2020
(UNAUDITED)

	FY 2022			FY 2021		
	HOLD-HARMLESS FUND	SPORTS BETTING FUND	TOTAL SPORTS BETTING FUNDS	HOLD-HARMLESS FUND	SPORTS BETTING FUND	TOTAL SPORTS BETTING FUNDS
REVENUES:						
Sports Betting Taxes	\$ 0	\$ 1,004,536	\$ 1,004,536	\$ 0	\$ 241,841	\$ 241,841
License and Application Fees	0	29,443	29,443	0	9,835	9,835
Sports Betting Operations Fees	0	1,047,400	1,047,400	0	795,000	795,000
Background Investigations	0	3,498	3,498	0	11,888	11,888
Interest Income	0	6,935	6,935	0	2,725	2,725
TOTAL REVENUES	0	2,091,812	2,091,812	0	1,061,289	1,061,289
EXPENDITURES:						
Salaries and Benefits	0	153,271	153,271	0	93,302	93,302
Professional Services	0	817	817	0	0	0
Travel	0	2,439	2,439	0	0	0
Automobiles	0	720	720	0	0	0
Printing	0	58	58	0	155	155
Computer Services & Name Searches	0	2,056	2,056	0	1,151	1,151
Materials, Supplies, and Services	0	3,396	3,396	0	0	0
Postage	0	60	60	0	20	20
Telephone	0	538	538	0	217	217
Other Operating Expenditures	0	1,620	1,620	0	1,671	1,671
EXPENDITURES - SUBTOTAL	0	164,975	164,975	0	96,516	96,516
STATE AGENCY SERVICES						
Colorado Bureau of Investigation	0	4,700	4,700	0	0	0
State Auditors	0	35,294	35,294	0	0	0
Indirect Costs - Department of Revenue	0	10,607	10,607	0	11,724	11,724
Colorado Department of Law	0	11,866	11,866	0	11,866	11,866
OIT Purchased Services	0	0	0	0	12,339	12,339
TOTAL STATE AGENCY SERVICES	0	62,467	62,467	0	35,929	35,929
Non Personal Services Background Exp.	0	327	327	0	463	463
TOTAL EXPENDITURES	0	227,769	227,769	0	132,908	132,908
Excess of Revenues Over Expenditures	0	1,864,043	1,864,043	0	928,381	928,381
FUND BALANCE AT JULY 1, 2021 & 2020	0	8,570,798	8,570,798	0	1,414,501	1,414,501
TOTAL FUND BAL. JULY 31, 2021 & 2020	\$ 0	\$ 10,434,841	\$ 10,434,841	\$ 0	\$ 2,342,882	\$ 2,342,882



COLORADO

Department of Revenue

Specialized Business Group—Gaming
1707 Cole Blvd., Suite 300
Lakewood, CO 80401

Memo

To: Colorado Limited Gaming Control Commission
From: Eric Shannon, Deputy Gaming Controller
Cc: Dan Hartman
Date: September 23, 2021
Re: July 2021 Sports Betting Fund Financial Statements

Following are highlights from the Sports Betting Fund financial statements ending July 31, 2021.

Statement of Revenues, Expenditures, and Changes in Fund Balance

Current fiscal year Sports Betting Tax revenue was \$1,004,536 which is an increase of \$762,695 over the prior fiscal year. The current fiscal year increase in Sports Betting Tax revenue is due primarily to the year over year increase in active Sports Betting Operations.

Current fiscal year Sports Betting Operations Fees revenue was \$1,047,400, which is an increase of \$252,400 over the prior fiscal year. Through July of the current fiscal year 21 total operations fees were collected, 13 for internet operations and 8 for on-site operations. Through July of the prior fiscal year 18 total operations fees were collected, 8 for internet operations and 10 for on-site operations. Both internet and on-site operations fees decreased in amount for fiscal year 2022 as compared to fiscal year 2021.

Total Sports Betting Fund revenues through July 2021 increased by \$1,030,523 or 97% over July 2020.

Total Sports Betting Fund expenditures through July 2021 were \$227,769. This is an increase of about 71% over July 2020. The increase is due primarily to the increase in salaries and benefits, and the payment to the State Auditors for the performance audit.

Please feel free to contact me if you have any questions on the Sports Betting Fund financial statements.

Colorado Sports Betting Fund Distribution

Fiscal Year 2021

Sports Betting Fund Distribution as outlined in CRS 44-30-1509(2)

- First, transfer an amount to the general fund to repay the general fund.
\$1,552,397 was transferred to the general fund in March of FY21
- Second, pay all ongoing expenses related to the administration of sports betting
- Third, transfer an amount equal to six percent of the full fiscal year sports betting tax revenues to the wagering revenue recipients hold-harmless fund, referred to as the “hold-harmless fund”
- Fourth, transfer one hundred thirty thousand dollars annually to the office of behavioral health
- Fifth, transfer all remaining unexpended and unencumbered money in the fund to the water plan implementation cash fund



COLORADO
Department of Revenue

COLORADO DIVISION OF GAMING
JUNE 30, 2021
SPORTS BETTING FUND DISTRIBUTION

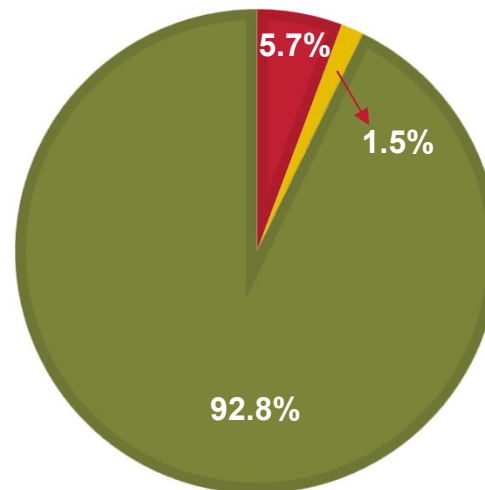
6/30/2021

FY21 Total SBET Fund Revenues	\$	10,604,076.13	
Minus FY21 Total SBET Fund Expenditures		3,447,778.75	**includes GF repayment from 44-30-1509(2)(a)
Plus FY20 Ending SBET Fund balance		1,414,500.70	
Equals FY21 SBET Fund Balance		8,570,798.08	
Minus Reserve 44-30-1509(2)(b)		-	
Minus Prepaids (this is already spent)		6,182.05	
Total Amount Available for FY21 Sports Betting Fund Distribution	\$	8,564,616.03	
Full Fiscal Year Sports Betting Tax Revenue	\$	8,146,362.35	From CORE and GenTax data
6% Hold-Harmless Fund Distribution	\$	488,781.74	44-30-1509(2)(c)
6% Hold-Harmless Fund Distribution	\$	488,781.74	6% of full fiscal year sports betting tax revenues, 44-30-1509(2)(c)
Office of Behavioral Health		130,000.00	44-30-1509(2)(d)
Water Plan Implementation Cash Fund		7,945,834.29	44-30-1509(2)(e)
Total FY21 Sports Betting Fund Distribution	\$	8,564,616.03	



COLORADO
Department of Revenue

SPORTS BETTING DISTRIBUTION OF FY 2021 FUNDS



- Hold-Harmless Fund - \$488,781.74
- Office of Behavioral Health - \$130,000
- Water Plan Implementation Cash Fund - \$7,945,834.29



COLORADO
Department of Revenue

Memo

To: Colorado Limited Gaming Commission
From: Brad Nelson, Table Games Chairperson, and Paul Hogan, Chief Auditor
CC: Dan Hartman, Kirsten Gregg & Kenya Collins
Date: September 7, 2021
Re: Proposed Rule Changes and Additions - Summary

On September 23, 2021, we will be presenting Rule changes to the Commission on behalf of the Division. The proposed changes will affect Rule 3 Applications, Investigations and Licensure, Rule 8 Rules for Blackjack, Rule 10 Rules for Poker, Rule 14 Gaming Tax, Rule 22 Rules for Roulette, Rule 23 Rules for Craps, Rule 26 Rules for Pai Gow Tiles, Rule 27 Rules for Big 6 Wheel, and Rule 28 Rules for Baccarat.

The changes to Regulations 30-313 Licensed Premises – Location, and 30-803 Blackjack Table – Physical Characteristics, are prompted by House Bill 21-1296 which ratified Executive Orders made by the Governor in 2020 due to the Covid-19 pandemic. These changes allow for more social distancing measures in Colorado Casinos.

A further change to Regulation 30-313, as well as changes to Regulations 30-1099.55 The Play – Casino War, and 30-2305 Making and Removing Wagers, consist of minor changes needed for consistency in Rules that were affected by the passing of Amendment 77 in 2020.

Changes to Regulations 30-803, 30-1034, 30-2207, 30-2305, 30-2317, 30-2602, 30-2703, and 30-2804 are proposed in order to clarify the Division's stance on how dealer tips are handled.

A small change is proposed to Regulation 30-1401 Gaming and Device Taxes, in response to House Bill 21-1132 which is concerned with the authorized distributions from the local government limited gaming impact fund.

The proposed changes to Regulation 30-1403 Taxation of Free Play – Adjustments to Gaming Tax Rates Based on Casino Free Play, are being made in order to allow the gaming industry to restart the Electronic Promotional Credits pilot program, which was impacted by the Covid-19 pandemic and the passing of Amendment 77. A cost benefit analysis was requested in regards to this proposed Rule change and was submitted to the Department of Regulatory Agencies as of September 4, 2021.

Finally, the definition of “burn” is being removed from Regulation 2802 Definitions of Baccarat, and changes are proposed to Regulation 30-2810 Shuffle and Cut of the Cards, for the sake of consistency and clarification.

BASIS AND PURPOSE FOR RULE 3

The purpose of Rule 3 is to establish and provide the specific information required on license applications; to establish yearly license fees for each type of license; to establish nonrefundable application fees; to establish investigation fees for certain applicants and deposit procedures for investigation fees; to establish procedures for conducting background checks on applicants and other interested persons and assessing the costs of such background checks; to require certain information regarding the premises the applicant wishes to be licensed, and to provide a procedure for approval of modifications of such premises; and to provide for the issuance of conditional, temporary, and duplicate licenses. The statutory basis for Rule 3 is found in sections 44-30-102, C.R.S., 44-30-103, C.R.S., 44-30-201, C.R.S., 44-30-203, C.R.S., 44-30-302, C.R.S., and part 5 of article 30 of title 44, C.R.S. *Amended 1/14/15*

RULE 3 APPLICATIONS, INVESTIGATIONS AND LICENSURE

30-313 Licensed premises – location.

- (2) Each application shall include a diagram, outlined in red, of the proposed licensed premises on each floor within the building. No limited gaming shall be conducted or permitted outside of the licensed premises. All persons participating in limited gaming must stand or sit within the licensed premises; and no licensee shall permit any person to conduct or participate in limited gaming who is not within the licensed premises. All slot machines, ~~poker tables, blackjack tables, craps tables and roulette tables~~ **TABLE GAMES AND KENO KIOSKS** offered for use by the public, and all dealers and patrons playing such devices, must be located within the licensed premises. The total square footage comprising the licensed premises:
- (3) On each floor of the building in which limited gaming will take place, the licensed premises ~~shall~~ **MAY** consist of ~~no~~ more than two non-contiguous areas **AS APPROVED BY THE DIRECTOR**. Within the licensed premises, a licensee may arrange gaming equipment or devices at the discretion of the licensee without notice to the Division. Nothing in this section, however, shall be construed to permit violation of any fire safety, health or building codes by any licensee. The licensed premises must be clearly marked as such so that the patrons of each retail gaming establishment can readily discern the licensed premises. *Amended 11/30/2012*

BASIS AND PURPOSE FOR RULE 8

The purpose of Rule 8 is to establish playing rules for blackjack and procedures for conducting blackjack games in compliance with section 44-30-302 (2). The statutory basis for Rule 8 is found in sections 44-30-201, C.R.S., 44-30-203, C.R.S., 44-30-302, C.R.S., 44-30-816, C.R.S., and 44-30-818, C.R.S.

RULE 8 RULES FOR BLACKJACK

30-803 Blackjack table—physical characteristics.

Blackjack must be played at a table having on one side places for ~~not more than seven~~ **THE** players and on the opposite side, a place for the dealer. Blackjack played in an electronic setting must have the configuration, placement of the machines, number of dealers and maximum numbers of players approved by the Division Director or designee. *Amended 10/15/20*

- (3) The following notices shall appear either on the table layout, table signage or EBTs clearly visible to every player at the table: *Amended 03/01/2012*

- (i) ~~If applicable, a~~Any restrictions on tipping the dealer TIP WAGERS MUST BE POSTED AT THE TABLE OR AS WALL SIGNAGE.

BASIS AND PURPOSE FOR RULE 10

The purpose of Rule 10 is to establish playing rules for authorized types of poker and management procedures for conducting poker games in compliance with section 44-30-302 (2), C.R.S. The statutory basis for Rule 10 is found in sections 44-30-201, C.R.S., 44-30-203, C.R.S., 44-30-302, C.R.S., 44-30-816, C.R.S., and 44-30-818, C.R.S. *Amended 8/14/16*

RULE 10 RULES FOR POKER

30-1023 Procedure for calls.

Players who ~~unintentionally~~ put fewer chips into the pot than are needed to call must complete the call ~~or withdraw the partial bet in full.~~ If substantial action has taken place, the player is responsible for completing such player's bet, even if the player might have been unaware of the raise. Players may assemble chips in front of them before acting. A player makes a bet if such player pushes assembled chips forward or releases chips into the pot at a sufficient distance from the player to make it obvious that the intent is to bet. If the situation is unclear and a player allows the dealer to pull the player's chips into the pot without making an immediate objection, it is a bet.

30-1034 House game rules.

- (6) Any restrictions on dealer tip wagers must be posted at the table OR AS WALL SIGNAGE. Tickets must be redeemed and exchanged for chips before being accepted as a dealer tip and dropped into the tip box or tip storage device.

30-1099.18 The play – Three Card Poker.

Three Card Poker is a copyrighted, trademarked, and patented poker variation game, the rights to which are owned by SG gaming Inc. of Las Vegas, Nevada, and which may be transferred or assigned. Three Card Poker must be played according to the following rules: *Amended 10/16/13, Amended 1/14/2015*

- (2) The maximum wager limit on each betting spot will be determined and posted by the retail licensee and in accordance with applicable law. Each player will make at least one initial bet with a maximum of two hands in the amount specified at the table by the retail licensee, and will place the bet(s) in either one of, or both, the pair plus and the ante wagering areas in front of the player's position. The player may place an optional 6 Card Bonus wager in the spot marked as 6 Card Bonus in front of the player's position. The 6 Card Bonus wager is based on the best 5-card poker hand made using the player's 3 cards and the dealer's 3 cards. The player may also place an optional progressive wager as long as the pair plus or ante wager is in place. THE RETAIL LICENSEE MAY OFFER A 3 CARD PROGRESSIVE BONUS OR A 5 CARD PROGRESSIVE BONUS. THE 3 CARD PROGRESSIVE BONUS WAGER PAY TABLE IS BASED ON THE PLAYER'S THREE CARDS ONLY. THE 5 CARD PROGRESSIVE BONUS WAGER PAY TABLE CONSIDERS THE PLAYER'S THREE CARDS, AND TWO "COMMUNITY CARDS" THAT ARE TURNED OVER AT THE END. THE COMMUNITY CARDS ARE ONLY USED FOR THE PURPOSE OF RESOLVING THE 5 CARD PROGRESSIVE BONUS PAYS. The player may place a pair plus wager without making the ante wager. The player may play an optional Cover All Bonus wager as long as there is a pair plus or ante wager in place. The pair plus bet is placed to play for hand value only; the ante bet is placed to play against the dealer. The progressive bet is placed to play for hand value only. The Cover All Bonus wager is placed to play for hand value only. All bets may be placed if the player wishes to play all available ways. Once all players place their

bets, the dealer will press the appropriate button on the keypad to indicate a progressive wager. The sensors will light up, indicating a progressive wager. The dealer will then remove all progressive bets from the table and place them in the tray. The dealer then follows house procedures for dealing the regular game. **FOR THE 5 CARD PROGRESSIVE, AFTER DELIVERING HANDS TO ALL PLAYERS AND THE DEALER, THE COMMUNITY HAND IS CREATED BY REMOVING THE TOP 2 CARDS FROM EITHER THE NEXT 3 CARD HAND DEALT, OR 2 CARDS DEALT FROM THE TOP OF THE DECK. THE DEALER REVEALS THE COMMUNITY CARDS AFTER REVEALING HIS OR HER REGULAR 3 CARD DEALER HAND.**
Amended 09/14/2012, Amended 10/16/13, Amended 8/14/18

- (21) The retail licensee may offer any of the below "Nexus" pay tables if it wishes to connect other SG Gaming, Inc. progressive games that also have these pay schedules approved. *Effective 8/14/19*

	PMG Schedule 1		PMG Schedule 2	
Hand***	Pays*	Envy**	Pays*	Envy**
Royal Flush	100%	\$1,000	100%	\$5,000
Straight Flush	10%	\$300	10%	\$1,500
4 of a Kind	300 for 1		300 for 1	
Full House	50 for 1		50 for 1	
Flush	40 for 1		40 for 1	
Straight	30 for 1		30 for 1	
3 of a Kind	9 for 1		9 for 1	
*Original Wager is NOT Returned.				
**Envy and seed amount adjusted up and down accordingly with changes made to the wager amount.				
***Based on the Player's 5 card hand (THE PLAYER'S THREE CARDS, AND THE TWO COMMUNITY CARDS).				

	PMG-ML-01		PMG-ML-02		PMG-ML-03	
Hand***	Pays*	Envy**	Pays*	Envy**	Pays*	Envy**
Royal Flush	100% Major	\$1,000	100% Mega	\$1,000	100% Mega	\$1,000
Straight Flush	100% Minor	\$300	100% Major	\$300	100% Major	\$300
4 of a Kind	300 for 1		100% Minor		100% Minor	
Full House	50 for 1		50 for 1		50 for 1	
Flush	40 for 1		40 for 1		40 for 1	
Straight	30 for 1		30 for 1		30 for 1	
3 of a Kind	9 for 1		10 for 1		9 for 1	
*Original Wager is NOT Returned.						
**Envy and seed amount adjusted up and down accordingly with changes made to the wager amount.						
***Based on the Player's 5 card hand (THE PLAYER'S THREE CARDS, AND THE TWO COMMUNITY CARDS).						

30-1099.55 The play - Casino War.

- (9) Wagers.
- (a) All wagers at Casino War shall be made by placing gaming chips and/or **VALID match play** coupons on the appropriate betting area of the Casino War layout. The table maximum wager limit shall be determined by the house and in accordance with applicable law. Any restrictions on tipping the dealer shall be determined by the house and posted. A verbal wager accompanied by cash shall not be accepted at the game of Casino War.

BASIS AND PURPOSE FOR RULE 14

The purpose of Rule 14 is to establish the rate of the gaming tax on adjusted gross proceeds of gaming in compliance with section 44-30-601, C.R.S., to provide for security for the payment of gaming taxes to the

Department, and to provide for the payment of gaming taxes by electronic fund transfer and to change the method of filing monthly gaming tax returns to electronically transmitted. The statutory basis for purpose for Rule 14 is found in sections 44-30-201, C.R.S., 44-30-203, C.R.S., 44-30-302, C.R.S., 44-30-602, C.R.S., and 44-30-604, C.R.S., (1991).

RULE 14 GAMING TAX

30-1401 Gaming and device taxes.

Annually the Commission shall conduct ~~the~~ Rule making hearings concerning the gaming tax rate and device fee rate for the subsequent gaming year. Testimony regarding the consideration of the gaming tax shall include the following topics to be heard during the following time periods. Additional appropriate topics relating to these issues may also be considered as deemed necessary by the Commission. Furthermore, in addition to the topics outlined below, the Commission may receive testimony from any member of the public during any of the following time periods on the other topics relevant to the consideration of the gaming tax and device fee rates. The following general schedule is established to provide structure to the annual consideration by the Commission, however rigid compliance is not mandatory and this regulation shall in no way be construed to limit the time periods or subject matters which the Commission may consider in determining the various tax rates. During the month of April, the Commission shall receive testimony regarding the methodology to be utilized in the consideration of the gaming tax for the subsequent gaming year. In May, the Commission shall receive testimony regarding the following topics: the expenditure impacts and revenue benefits from limited gaming in the cities of Black Hawk, Central City, and Cripple Creek, and the counties of Gilpin and Teller; the expenditure impacts, ~~and~~ revenue benefits, **AND NEGATIVE IMPACTS** from limited gaming for statutorily defined entities eligible for the Local Government Limited Gaming Impact Fund; and the expenditure impacts from limited gaming on agencies of the State of Colorado. During the month of June the Commission shall receive testimony regarding the financial conditions of licensees pertinent to the consideration of the gaming tax pursuant to the criteria expressed in part 6 of the limited gaming act of 1991. (30-1401(1) temp. 5/12/93. perm. 6/30/93)(30-1401 1/30/98 amended perm 07/30/00) *Eff 07/30/2008*

30-1403 Taxation of free play - adjustments to gaming tax rates based on casino free play. *Effective 7/1/18*

- (1) Notwithstanding any procedural limitations in ~~the~~ Rule 30-1401, which are expressly directory rather than mandatory, and as specified in this ~~the~~ Rule and beginning in fiscal year 2018-2019, the Commission will modify gaming tax rates to reflect free play offered by licensees to players, which practice is consistent with the Commission's constitutional authority to require that each licensee pay up to forty percent (40%) of its adjusted gross proceeds to the state of Colorado.

(AA) Definitions.

- (I) "Base year used for calculating free play tax rate adjustment eligibility" means the fiscal year ending June 30, 20~~18~~²². *Amended 7/1/21*
- (HII) "Free play" for slot machines means electronic downloadable credits and for table games means non-negotiable chips or ~~match play~~ **VALID** coupons, provided by a licensee to specific players, enabling the play of a form of limited gaming by such players without the payment of consideration. "Free play" amounts have no actual monetary value that would allow them to be negotiated for cash, independent of the conduct of limited gaming.

(BB) Reporting. *Amended 7/1/21*

(H) ON A MONTHLY BASIS, THE DIVISION SHALL REPORT THE AGGREGATE AMOUNT OF SLOT MACHINE AND TABLE GAME FREE PLAY BY CITY AND STATEWIDE. By December 31, 2018, retail licensees must prepare and retain a summary of free play (delineating separately free play amounts from slot machines and free play amounts from table games) provided to players between July 1, 2017 and June 30, 2018, by calendar quarter, that was taxed. Such summary must be timely provided to the Division.

(II) After the software used for gaming tax reporting and payment has been updated to permit gaming tax reporting of free play on a monthly basis, each retail licensee must disclose as part of its gaming tax filing that month's free play amount (detailing separately slot machine free play and table games free play). At least annually, the Division shall aggregate licensees' reports of monthly free play amounts.

(Cc) Eligibility for yearly tax rate adjustments. Annually, the Commission will adjust gaming tax rates to reflect gaming taxes paid on that amount of adjusted gross proceeds which is directly attributable to free play by any retail licensees who reported free play to the Division only if:

(H) The resulting gaming tax revenue paid by all retail licensees during a fiscal year is at least the amount of gaming tax revenue in the base year used for calculating free play tax rate adjustment eligibility, plus a growth factor of 3.5 percent applied to gaming tax revenue in the base year used for calculating free play tax rate adjustment eligibility and compounded annually as of July 1 of that year; and

(HII) A retail licensee's reduction in applicable gaming tax rates is limited to its percentage of the gaming taxes paid on free play that exceeds the minimum required threshold, set forth in ~~f~~Rule 30-1403(1)(c)(i).

(Dd) Extension of free play tax rate adjustment: conditions. The practice of annually adjusting gaming tax rates will be extended after the end of fiscal year 2020-2021 only if the following two conditions are satisfied: *Amended 7/1/21*

(H) Total reported free play, at the end of the third year during which retail licensees are eligible for tax rate adjustments, has grown by at least 10.87 percent over the free play usage in the base year used for calculating free play tax rate adjustment eligibility; and

(HII) Total gaming tax revenue has grown by at least 10.87 percent, over the gaming tax revenue collected in the base year used for calculating free play tax rate adjustment eligibility.

(2) At its August meeting each year, consistent with Rule 24, the Commission will issue a final decision to approve tax rate adjustments authorized by this ~~f~~Rule to adjust qualifying licensees' gaming tax rates from the preceding fiscal year and thereupon refund overpayments of gaming taxes to qualifying licensees.

(AA) At least fifteen (15) days prior to the Commission's August hearing each year, the Division will transmit to all licensees its findings concerning the eligibility calculations set forth in subsections (1)(c)(i) and (ii) of this ~~f~~Rule as well as a list of proposed tax rate adjustments for each of the qualifying licensees. Any licensee and any other interested person may address the Commission in public or executive session, depending on the nature of the information to be transmitted, concerning the proposed

tax rate adjustments before the Commission issues its final decision as to such adjustments.

- (Bb) Within five (5) business days of qualified licensees' receipt of proposed tax rate adjustments, any dispute shall be submitted in writing to the Division for review. The Division shall submit a response to such licensee(s) within three (3) business days from receipt of the dispute. If an agreement is reached between the Division and the licensee(s), the matter shall be considered settled, and the dispute will not be brought before the Commission. Notice of any such dispute and settlement, to the extent it alters the amount of the proposed tax rate adjustments before the Commission, shall be sent to all qualified licensees within two (2) business days of resolution. Licensees may request, and are encouraged to participate in, an in-person meeting with the eDivision in order to reach such an agreement.
- (Cc) Such determination of the amounts of qualifying licensees' tax rate adjustments must be concluded before the eCommission certifies that fiscal year's distributions from the limited gaming fund and the extended limited gaming fund.

BASIS AND PURPOSE FOR RULE 22

The purpose of Rule 22 is to establish playing rules for authorized types of roulette and management procedures for conducting roulette games in compliance with section 44-30-302 (2), C.R.S. The statutory basis for Rule 22 is found in sections 44-30-201, C.R.S., 44-30-203, C.R.S., 44-30-302, C.R.S., and 44-30-818, C.R.S.

RULE 22 RULES FOR ROULETTE

30-2207 Maximum table bet limits.

The table minimum and maximum bets may be set by the licensee in accordance with applicable law and must be posted on the game. The licensee shall post aAny restriction on DEALER tip wagers for the dealersMUST BE POSTED AT THE TABLE OR AS WALL SIGNAGE.

BASIS AND PURPOSE FOR RULE 23

The purpose of Rule 23 is to establish playing rules for craps and procedures for conducting craps games in compliance with section 44-30-302 (2). The statutory basis for Rule 23 is found in sections 44-30-201, C.R.S., 44-30-203, C.R.S., 44-30-302, C.R.S., and 44-30-818, C.R.S.

RULE 23 RULES FOR CRAPS

30-2305 Making and removing wagers.

- (1) All wagers at craps must be made by placing gaming chips, tokens, valid match play coupons, or coins (only for Pass or Don't Pass wagers) or any combination thereof, on the appropriate areas of the layout. Tickets or purchase tickets must be redeemed before making any wager. *Amended 9/14/2012*

30-2317 Tips in craps. *Effective 9/14/2012*

- (2) **ANY RESTRICTIONS ON DEALER TIP WAGERS MUST BE POSTED AT THE TABLE OR AS WALL SIGNAGE.** A retail licensee may allow player controlled tip wagers. A player controlled tip wager, once posted, is the dealer's money to be won or lost. Prior to offering player controlled tip wagers, the retail licensee must submit detailed house rules to the Division, detailing how player controlled tip wagers will be handled. Specifically, the retail licensee must address at what point the player controlled tip wager, if won, concludes and when it must be placed into a tip storage device or dropped.

BASIS AND PURPOSE FOR RULE 26

The purpose of Rule 26 is to establish playing rules for conducting Pai Gow Tiles games, in compliance with section 44-30-302 (2), C.R.S. The statutory basis for Rule 26 is found in sections 44-30-201, C.R.S., 44-30-203, C.R.S., 44-30-302, C.R.S., and 44-30-818, C.R.S.

RULE 26 RULES FOR PAI GOW TILES.

30-2602 Posting and furnishing of rules.

Posted house rules and house rules governing play of Pai Gow Tiles must be clear and legible and posted in conspicuous and conveniently accessible locations available to all players in the Pai Gow Tiles area. The rules and the place of posting must be approved by the Director or Director's designee. Printed copies of the house rules and rules of play must be provided to any player upon request. **ANY RESTRICTIONS ON DEALER TIP WAGERS MUST BE POSTED AT THE TABLE OR AS WALL SIGNAGE.**

BASIS AND PURPOSE FOR RULE 27

The purpose of Rule 27 is to establish playing rules for conducting Big 6 Wheel games, in compliance with section 44-30-302 (2), C.R.S. The statutory basis for Rule 27 is found in sections 44-30-201, C.R.S., 44-30-203, C.R.S., 44-30-302, C.R.S., and 44-30-818, C.R.S.

RULE 27 RULES FOR BIG 6 WHEEL

30-2703 Wagers and rotation of the wheel.

- (7) The maximum wager limit shall be determined by the house and in accordance with applicable law. Any restrictions on tipping the dealer **TIP WAGERS shall be determined by the house and MUST BE posted AT THE TABLE OR AS WALL SIGNAGE.**

BASIS AND PURPOSE FOR RULE 28

The purpose of Rule 28 is to establish playing rules for authorized types of baccarat, mini baccarat, midi baccarat and management procedures for conducting baccarat, mini baccarat and midi baccarat games in compliance with section 44-30-302(2), C.R.S. The statutory basis for Rule 28 is found in sections 44-30-201, C.R.S., 44-30-203, C.R.S., 44-30-302, C.R.S., 44-30-816, C.R.S., and 44-30-818, C.R.S.

RULE 28 RULES FOR BACCARAT

30-2802 Definitions of baccarat.

- (5) — “Burn” means to remove three to six cards from the top of the deck or the front of a shoe and place it, or them, in the discard rack.
- (56) “Coup” means a round of baccarat comprising of a Banker Hand and Player Hand.
- (67) “Down card” is also known as a hole card; this card is turned face down.
- (78) “Free Hands” are defined as the act of dealing a set of cards to play a hand without any bets being required on the table. Players are not allowed to handle the cards. The Licensee has the right to determine how many “Free Hands” will be allowed per shoe.
- (89) “Flat bet” is when the punter places the same amount no matter if the hand is a winning or losing one.
- (94) “La Grande” is the best hand in baccarat which is a natural nine.
- (104) “La Petite” is a natural baccarat totaling eight.
- (112) “Layout” or “table layout” means the felt, cloth, or other material covering the playing surface of a baccarat table that indicates a series of boxes and betting sections on the felt. There are spaces for the players to place wagers and also areas where the dealt cards are placed.
- (123) “Match Pair” is an unsuited pair wager on the player or banker hand and pays 11 to 1
- (134) “Mini baccarat” is a smaller version of the full-sized baccarat table that can host up to seven players at once, usually has a lower table limit than full-sized baccarat, and the cards are handled by the dealer and not the players. All cards are dealt face up and the drawing rules are followed without player interaction. The retail licensee will determine the number of players spots at the baccarat table both on a live table and in a Hybrid Game, dealer assisted setting.
- (145) “Midi baccarat” is a version smaller than full-sized baccarat, but larger than mini baccarat. Midi baccarat usually has nine players, and the cards are handled and revealed by the player with the largest bet placed on either the player or banker wager. The retail licensee will determine the number of players spots at the baccarat table both on a live table and in a Hybrid Game, dealer assisted setting.
- (156) “Natural” means a hand which has a point count of 8 or 9 on the first two cards dealt.
- (167) “Over the shoulder” bets are allowed at the discretion of the retail licensee.
- (178) “Palette” is a long wooden stick the croupiers use for moving cards during the full-sized game of baccarat.
- (189) “Pass” is a win.
- (192) “Perfect pair” is an optional bonus wager that wins if either the player or Banker Hand have an identical pair, in both rank and suit, in the first two cards and pays at a minimum of 25 to 1.
- (204) “Punter” means another player.
- (212) “Punto banco” is a baccarat game meaning player banker.
- (223) “Push” means a bet that is neither winning nor losing. The amount wagered is held over for the next round.

- (234) "Run" is another optional bonus wager allowing the player to bet on a series of hands in succession.
- (245) "Shoe" means a dealing device that has a compartment in which six, eight, or ten decks of cards are stacked and which permits cards to be dealt one at a time.
- (256) "Shuffle up" is a new shuffle of all the cards. The cards are then placed in the shoe.
- (267) "Super Pan 9" is a variation of baccarat where only cards A to 6 and all face cards are in the shoe. Also gives the punter the option to "hit" or "stand" regardless of the hand value.
- (278) "Table of play" is the rules according to which the participants in the game can receive a third card.
- (289) "Tie" is when the player and banker end up with the same value hand.
- (2930) "Tie bet" is one of three possible bets. If the hand ends in a tie, the player gets his or her bets back. If the player places a bet on the "tie bet", the player will be paid 8:1.
- (304) "Vigorish" means the percentage deducted from a winning wager.
- (312) "4-5-6" is a total card wager for the number of cards dealt to the player and banker; 4 cards pays 3 to 2, and 5 and 6 pay 2 to 1

30-2804 Posting and furnishing of rules.

Posted house rules governing play of baccarat must be clear and legible and posted in conspicuous and conveniently accessible locations available to all players in the baccarat area. The rules and the place of posting must be approved by the Director or designee. Printed copies of the house rules and rules of play must be provided to any player upon request. **ANY RESTRICTIONS ON DEALER TIP WAGERS MUST BE POSTED AT THE TABLE OR AS WALL SIGNAGE.**

30-2810 Shuffle and cut of the cards.

- (4) Once the cutting card has been inserted into the stack, the dealer will take all cards in front of the cutting card, **WHICH MAY INCLUDE THE CUTTING CARD**, and place them to the back of the stack. The dealer will then insert one cutting card in a position at least 14 cards in from the back of the stack, and the second cutting card at the end of the stack, **IF THEY HAVE NOT ALREADY DONE SO**. The stack of cards will then be inserted into the dealing shoe for commencement of play. Prior to the commencement of play, the dealer shall remove the first card from the shoe and place it along with an additional amount of cards equal to the amount on the first card drawn, in the discard rack. Face cards and 10s count as 10, aces count as one.

30-2899.05 THE PLAY – GOLDEN FROG BACCARAT.

GOLDEN FROG BACCARAT IS A TRADEMARKED AND COPYRIGHTED BACCARAT VARIATION GAME, THE RIGHTS TO WHICH ARE OWNED BY EMPIRE TECHNOLOGICAL GROUP, INC. OF LAS VEGAS, NEVADA AND WHICH MAY BE TRANSFERRED OR ASSIGNED.

GOLDEN FROG BACCARAT SHALL BE DEALT AND PLAYED FOLLOWING THE STANDARD RULES OF BACCARAT, EXCEPT AS FOLLOWS:

- (1) **GOLDEN FROG BACCARAT IS COMPRISED OF VARIOUS TYPES OF OPTIONAL ADDITION WAGERS. CASINOS MAY USE AS MANY OR AS FEW OF THESE WAGERS AS THEY DESIRE. GOLDEN FROG BACCARAT CAN BE**

PLAYED WITH OR WITHOUT A COMMISSION. GOLDEN FROG BACCARAT MAY BE PLAYED ONLY ON TABLES UTILIZING A GOLDEN FROG LAYOUT. THE GAME CAN BE PLAYED USING ANY NUMBER OF 52 CARD DECKS.

- (2) AT THE SAME TIME A PLAYER MAKES HIS/HER STANDARD BACCARAT WAGER, THE PLAYER HAS THE OPTION OF MAKING AN ADDITIONAL WAGER ON ANY OR ALL OF THE GOLDEN FROG OUTCOMES. AT THE DISCRETION OF THE LICENSEE A STANDARD BACCARAT WAGER MAY BE REQUIRED. THE MINIMUM AND MAXIMUM WAGERS MAY VARY ACCORDING TO THE CASINO AND THE LAWS OF COLORADO. EACH WAGER MAY HAVE A DIFFERENT MINIMUM AND MAXIMUM LIMIT.

- (3) DEALER TOKENS MAY BE MADE ON ANY OF THE ADDITIONAL GOLDEN FROG WAGERS. ANY RESTRICTIONS ON DEALER TIP WAGERS MUST BE POSTED AT THE TABLE OR AS WALL SIGNAGE.

- (4) AFTER THE STANDARD BACCARAT HAND IS DECIDED THE OPTIONAL GOLDEN FROG WAGERS WILL BE ADDRESSED.

PLAYERS WIN THEIR OPTIONAL WAGERS WHEN A HAND OCCURS AS FOLLOWS:

A HAND TOTAL OF NINE COMPRISED OF THREE CARDS WINS OVER A HAND TOTAL OF SEVEN COMPRISED OF THREE CARDS. THE WAGER IS PAID 200 TO 1.

A HAND TOTAL OF NINE COMPRISED OF THREE CARDS WINS OVER A HAND TOTAL OF ONE COMPRISED OF THREE CARDS. THE WAGER IS PAID 150 TO 1.

A HAND TOTAL OF NINE COMPRISED OF TWO CARDS WINS OVER A HAND TOTAL OF SEVEN COMPRISED OF TWO CARDS. THE WAGER IS PAID 50 TO 1.

A HAND TOTAL OF EIGHT WINS OVER A HAND TOTAL OF SIX. THE WAGER IS PAID 25 TO 1.

A BANKER HAND WIN WITH A THREE-CARD TOTAL OF SEVEN (JIN CHAN WAGER) IS PAID 40 TO 1.

A PLAYER HAND WIN WITH A THREE-CARD TOTAL OF EIGHT (KOI WAGER) IS PAID 25 TO 1.

- (5) TO PLAY GOLDEN FROG AS COMMISSION FREE THE STANDARD GAME WILL BE A PUSH WHEN THE BANKER WINS WITH A THREE CARD SEVEN HAND. THE OPTIONAL JIN CHAN WAGER WILL STILL WIN.