

BACCARAT

HOW TO PLAY



BINGO • CASINO

**SIMPLE GAME,
HANDSOME ODDS.**

Baccarat is one of the easiest games to learn in the Casino. The objective is to predict which of the two hands — the Banker or the Player — will come closest to nine. The game is played with eight decks of cards and is dealt from a shoe.

PAYOUTS

The simplicity of the game is reflected in the payout structure:

- Winning Player hand wagers are paid 1 to 1, or even money
- Winning Banker hand wagers are paid even money, minus a 5% commission
- Winning tie wagers are paid 8 to 1

STRATEGY

In terms of strategy, few games are easier to play. Decision making on the part of the gamer is minimal. In fact, only two decisions need to be made:

1. The amount to wager
2. On which hand — the Banker, Player or tie — to place the wager

From there, baccarat is hands-off: the playing of the cards is in the dealer's hands.

HELPFUL HINTS

THE POINT COUNT
MAKES IT IMPOSSIBLE TO BUST.

NO MORE THAN THREE CARDS
ARE USED PER HAND.

IF YOU ARE BETTING ON THE BANKER HAND,
YOU MUST PAY OFF YOUR COMMISSIONS
BEFORE YOU LEAVE THE TABLE.

BANKER PLAYER

GAME PLAY

As mentioned, baccarat involves two hands: the Player and the Banker. The dealer begins play by drawing four cards from the shoe, face-down. The first and third cards form the Player hand and are placed below PLAYER as marked on the table. The second and fourth cards form the Banker hand and are placed below BANKER on the table.

The dealer then turns over the Player hand, followed by the Banker hand. Card values in baccarat are as follows:

- 2–9 retain their face values.
- 10, Jack, Queen, King all have values of zero (0).
- Aces have a value of one (1).

POINT COUNT

The point count of a hand is a single digit number between 0 and 9; 9 is the best possible hand. If the total of the cards is a two-digit number, the left digit then has no value and is dropped. The right digit is the point count of the hand. For example:

- A hand of Ace-2-4 has a point count of seven (7).
- A hand of 2-King has a point count of two (2): face cards have a value of zero (0).
- A hand of 9-5-9 has a point count of three (3): a total value of 23, but when the first digit (2) is dropped, the point count is three.

THIRD CARD

After the first two cards have been dealt and the point counts have been determined for each hand, a third card decision needs to be made. If either the Player hand or the Banker hand has a point count of eight (8) or nine (9) in the first two cards, this is called a natural, and the hand is over.

Here are the rules for all Player hands:

Player Hand Point Count	Third Card Decision
0-5	(D) Draw
6 or 7	(S) Stand
8 or 9	(N) Natural: both Player and Banker stand

Depending on the outcome of the Player hand, the Banker hand follows this table for its third card decision:

		PLAYER THIRD CARD VALUE										
		0	1	2	3	4	5	6	7	8	9	
BANKER POINT COUNT	0	D	D	D	D	D	D	D	D	D	D	D
	1	D	D	D	D	D	D	D	D	D	D	D
	2	D	D	D	D	D	D	D	D	D	D	D
	3	D	D	D	D	D	D	D	D	D	S	D
	4	D	S	S	D	D	D	D	D	D	S	S
	5	D	S	S	S	S	D	D	D	D	S	S
	6	S	S	S	S	S	S	S	D	D	S	S
	7	S	S	S	S	S	S	S	S	S	S	S
	8	N	N	N	N	N	N	N	N	N	N	N
	9	N	N	N	N	N	N	N	N	N	N	N

And that's the game of baccarat.

For information on how to play other table games offered at Potawatomi Bingo Casino, just ask a member of our staff.

Good luck!

Always show your Fire Keeper's ClubSM card when you buy-in to earn points that can enter you into drawings or be redeemed for show tickets, food or even cash.





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