

SPORTSBOOK

HOUSE RULES

By placing a wager, the patron is subject to certain Terms & Conditions. Such Terms & Conditions are available at fourwindscasino.com. Four Winds management reserves the right to amend the Sports Book House Rules at any time subject to regulatory approval of the Pokagon Band Gaming Commission. Any revisions to the House Rules and/or Terms & Conditions will be binding and effective immediately once revisions are published and made available to guests through House Rules displayed in the Sportsbook lounge, on property or posted on the Four Winds website. Any wagers accepted after the changes have been made available to guests shall be governed by the revised Rules and/or Terms & Conditions.

Guest Responsibility: Guests should review all betting sheets to determine if different or additional rules will apply to a particular wager and/or sports wagering event. Guests should verify that all information on Sportsbook wagering tickets is accurate before leaving the Sportsbook window, cage window or self-service kiosk. The Sportsbook is not responsible for errors or omissions made on a Sportsbook wagering ticket once the guest has left the Sports Book ticket window, cage window or self-service betting terminal.

GENERAL RULES

- 1) Payment shall be made only on valid computer-generated tickets. Winning sports wagering tickets will be paid in cash or via check or other manner as approved by the Pokagon Band Gaming Commission. Winning tickets and vouchers with a payout greater than \$2,500 must be redeemed at the casino cage. Winnings are subject to IRS reporting and withholding requirements, as applicable.
- 2) All relative events must be completed within the same day/session (as applicable) as listed in conjunction with the offer. Should this not be the case, stakes placed on the offer will be fully refunded except for those offers the outcomes of which were decided prior to the abandonment and could not possibly be changed regardless of future events. These wagers will be settled according to the decided outcome.
- 3) At any given time, all current odds are available to Patrons. Patrons will be notified of odds or line changes in the following manner: (i) Events and odds posted on electronic ticker screens will be updated simultaneously with any administrative change, e.g. a line or odds change. (ii) Events that are not posted on electronic ticker screens are still updated simultaneously with any administrative change and can be viewed on a Patron's view screen at each betting terminal when wagers are being made.
- 4) Any employee accepting a sports wager shall only accept those types of sports wagers authorized by the Pokagon Band Gaming Commission, and only for those events and odds approved and displayed to patrons.
- 5) Tickets expire one year after the date of the Event's conclusion. Winning Tickets on bets placed in Michigan may be redeemed at the Sportsbook or Cage at Four Winds Casinos in New Buffalo, Dowagiac or Hartford, MI. For bets placed in Indiana, Winning Tickets may be redeemed at the Sportsbook or Cage at Four Winds South Bend.
- 6) Four Winds is not responsible for lost, late, stolen, altered, mutilated or unreadable tickets. Notwithstanding the foregoing the Four Winds Sportsbook may, subject to available resources and time, use reasonable efforts to assist guests in locating lost Sportsbook wagering tickets within the Sportsbook system to determine if such lost ticket can be verified and paid by the Sportsbook.

- 7) A patron may request to speak with the Sportsbook Manager or Supervisor with any questions or complaints. Additionally, they may submit their questions or concerns via the Four Winds website. A patron may file a gaming related complaint with the Pokagon Band Gaming Commission, within 72 hours of the events giving rise to the complaint. The Pokagon Band Gaming Commission may be contacted at: 269-926-5484. The Pokagon Band Gaming Commission has sole jurisdiction over any disputes arising from this wager.
- 8) The following persons are precluded from participating in sports wagering:
- a) Any person under the age of twenty-one (21) years old.
 - b) Athletes (professional or collegiate) wagering on athletic events of the type in which the athlete participates as well as athletic events governed by the same governing body under which the athlete competes, whether or not the person has information not available to the public.
 - c) A person who holds a position of authority or influence sufficient to exert influence over the participants in an athletic event, or a person connected to an athletic event or governing body including, but not limited to, referees, officials, coaches, managers, handlers, athletic trainers, or a person with access to certain types of exclusive information on any athletic event overseen by the governing body.
 - d) An individual that Four Winds has reason to believe or suspect is placing the wager on behalf of or for the benefit of another individual that is prohibited from participating in sports wagering.
 - e) Any person duly excluded from the gaming operation, either by self-exclusion, exclusion for cause, or other mechanisms.
 - f) Any person who is a member of the Pokagon Band Gaming Commission, employed by the Pokagon Band Gaming Commission, or employed by Four Winds Casinos.

[NOTE: Any prohibited person found on premises placing wager(s) shall be prevented from collecting winnings or recouping any losses, according to established procedure for excluded guests.]

- 9) Wagers shall be funded by cash or sports betting vouchers.
- 10) Patrons will not be allowed to redeem winning tickets via mail.
- 11) Four Winds reserves the right to limit the net payout (the payout after the stake has been deducted) on any bet or combination of bets by one Account Holder at \$250,000. This limit may be lower depending on the specific sport, league and type of bet offer. For further information, it is recommended to consult the Sport Specific Limits in the Terms & Conditions.
- 12) Placed wagers may be cancelled by the platform provider or Four Winds for reasons including but not limited to the following:
- a) Received report(s) of suspicious wagering activity on an event (and may cancel only the event related to the report(s)).
 - b) The patron who placed the wager was ineligible/unauthorized to place the sports wager and/or participate in Gaming activities (i.e. a banned or excluded guest).
 - c) A wager offered, placed or accepted in Obvious Error.
Obvious Error – A mistake, misprint, misinterpretation, mishearing, misreading, mistranslation, spelling mistake, technical hazard, registration error, transaction error, manifest error, force majeure and/or similar.
 - d) Other reasons reserved in the Terms & Conditions or any other reason declared by the operator and approved by the Gaming Commission.