

Downstream Authority of the Quapaw Tribe of Oklahoma Regular Meeting
April 21, 2010

Meeting Called to Order: 11:00 am

ROLL CALL:	John Berrey, Chairman	Present
	J R Mathews, Vice-Chairman	Present
	Larry Ramsey, Secretary	Present
	Ranny McWatters, Treasurer	absent
	Marilyn Rogers, Member	Present

DECLARATION OF QUORUM: announced by Larry Ramsey

Hotel Channel Script review

- Carols/Tim/Steve/Dave/Jack
- Kirk/Dan – Videoworkers

- Script attached

- For Barry Switzer
 - Bullet points – less scripting
- Table Games
 - Would like to see coach interacting with the dealer
 - Show short examples of the games
 - Correct game types offered
 - Carlos to provide correct language
 - DCR will have the edits to Video Workers by the end of the day
- Slots
 - EGM – commonly referred to as slots
 - Add information on the high limit room

- Poker Room
 - Confirm with Elliott
 - Rules for the room
 - Tournament schedule/information
- Q-Club
 - Move to the front of the “tour”

- Restaurants
 - Buffalo Grille – specials need to be less specific
 - Legends – talk about large screen tv

- TV Commercials
 - Texting I
 - Driving Distance – Springfield
 - Texting II

- Eagle Creek
 - Par 71 course

- Changes
 - Line 51 – guest services - instead of valet
 - Line 52 – Quapaw Tribal Cultural Influences – instead of Native American Influences
 - Line 54 – 10, 000 square foot, luxurious outdoor pool
 - Line 56 – Gift shop – coffee shop
 - Line 59 – Quapaw Tribal - Quapaw Tribe
 - Residents – citizens
 - NE Oklahoma – 4 state region
 - Cut “but through my association with the Quapaw Tribal Council I’ve gained a tremendous amount of respect for what this resort represents”

- Line 61 – migrated west
 - Line 62 – Nation – Tribe
- Table Games Instructional Video
 - Film what they can while here
 - Carlos to work with Kirk to put together a script
 - Use our dealers as talent

Break – 12:10pm

Resume – 2:30pm

GM Updates

- Quapaw Casino Employees
 - Will receive the same F&B discount that Downstream employees receive – 15%
 - Consensus of the DDA for a 15% discount
- Springfield Cardinals Bar
 - Q-Bar
 - See attached
 - Approx total cost is \$60,000
 - Consensus of the DDA to proceed with project as presented
- HR Records retention policy
 - See attached
 - Guidelines for length of retention and what is retained.

Motion by DDA Vice Chairman JR Mathews to approve HR record and retention policy as presented. Seconded by DDA Member Marilyn Rogers. Vote: JB: yes; JM: Yes; LR: Yes; RM: absent; MR: yes (4 yes, 0 no, 0 abstaining, 1 absent) Motion Carries.

- Policy
 - 1400.46.01 - Formal Credit Policy
 - See attached

Motion by DDA Vice Chairman JR Mathews to approve Policy 1400.46.01 as presented. Seconded by DDA Secretary Larry Ramsey. Vote: JB: yes; JM: Yes; LR: Yes; RM: absent; MR: yes (4 yes, 0 no, 0 abstaining, 1 absent) Motion Carries.

- IBC Bank
 - Term sheet
 - Tribal guarantee for the entire length of the loan (7-10 years)
 - Ready for BC approval
- Entertainment
 - Still need Labor Day act
 - Look at possible show openers as local bands

Adjourn 2:58pm





RECORDS MANAGEMENT & RETENTION POLICY

DRAFT DATE 03/25/2010

Policy:

It is the policy of Downstream Casino Resort to retain and manage its employment files and any other related records in accordance with uniform guidelines, practices and procedures. All Downstream Casino Resort team members will manage and protect Downstream Casino Resort's Records and maintain said Records in accordance with this Records Management and Retention Policy.

It is the intent of this policy to ensure that all Records necessary for business and compliance reasons will be retained for a period of time that will reasonably assure their availability when needed, but for no period of time longer than reasonably necessary. All Records required to be retained to document Downstream Casino Resorts legal compliance, or otherwise required by law, rule or regulation to be retained, will be retained for no less than the periods required by law. All Records required to be retained due to pending or threatened litigation or investigation will be retained for so long as the litigation or investigation is active. The Retention Schedule establishes the Record categories covered by this policy and the retention period for each category. To the extent that a Record is included in more than one category, the longer retention period shall apply.

Definitions:

Record means a recording created by any Downstream Casino Resort Team Member while acting within the course and scope of his or her employment by any means upon any tangible thing including, but not limited to, handwriting, typewriting, printing, photographing, photocopying, Photostat, electronic mail ("e-mail") or facsimile, or any form of communication or representation, including letters, words, pictures, sounds or symbols or combinations thereof, and any record thereby created, regardless of the manner in which the record has been stored. Records may be classified as either "Active Records" or "Inactive Records."

Active Records means records that are regularly referenced or required for current uses. A Record is considered Active if it meets at least one of the following criteria:

1. There is a regulatory or statutory requirement to keep a Record.
2. It would be advantageous to Downstream Casino Resort to be able to access a Record quickly.
3. A Record will be needed for reference at a specific time in the future.
4. The custodian of the Record makes the determination that a Record may be retained as an Active Record.

Inactive Records means records that are no longer needed for current business. Inactive Records are those Records that need not be readily available but still must be retained for legal, fiscal, operational or historical purposes. Inactive Records may be archived at a remote location(s).

Legal Hold:

The retention schedule will be suspended when, in the judgment of Downstream Casino Resort's counsel, a Record or group of Records should be placed on legal hold. A legal hold requires preservation of appropriate Records under special circumstances, such as litigation, government investigations or consent decrees. If Records are held by outside counsel, Downstream Casino Resort's counsel will notify outside counsel.

Downstream Casino Resort's counsel will notify responsible Team Members if a legal hold is placed on Records for which such Team Members are responsible. Team Members so notified will then locate and preserve all the applicable Records relevant to the legal hold. If there are questions as to whether a particular document is relevant to a legal hold, Team Members will protect the document until the document has been evaluated by counsel. A legal hold remains until it is released in writing by counsel. Once released, the affected Records will be returned to their prior location and will thereafter be subject to the handling procedures of the Policy and to the relevant provisions of the Retention Schedule.

Storage, Accessibility and Retrieval:

Records in storage will be preserved and be reasonably accessible. Downstream Casino Resort's storage system will permit easy location and retrieval of necessary Records and the timely and cost-effective responses to requests. The storage system will adequately preserve the Records from deterioration or unintentional destruction, and incorporate appropriate safeguards to ensure the conservation, maintenance and security of the Records during their retention.

The format of the Records to be retained may vary, e.g., hard copy original, photocopy, facsimile, computer file, e-mail, and/or computerized image. Active Records should be readily accessible. Inactive Records do not need to be readily accessible, but must be stored in a system and in a format that permits identification and retrieval through commercially reasonable efforts. Electronic Records should be stored in a format that permits viewing and printing of legible and complete facsimiles of the original records.

All electronic Records should be maintained in a manner and utilize technology that provides the ability to print a paper copy of the electronic Record. Scanned images of paper Records should utilize technology that creates exact or near exact facsimiles or copies of the paper Records. The technology utilized for storage of electronic Records will also permit the efficient migration to new formats as technology advances, so that electronic Records will continue to be accessible and readable for as long as the Record is required to be retained.

Destruction of Records:

It is the intent of this Policy that Records will be destroyed upon the expiration of the applicable retention period provided in the Retention Schedule. Assigned Team members will carry out the destruction as soon as is reasonably practicable following the expiration of the retention period,

provided that the Records in question are not subject to a Legal Hold or there is no other good reason (such as the Record having historical value) to retain the Record for a longer period of time. Any Records so retained will be destroyed when there is no longer any valid reason for their continued retention. The mode of destruction will safeguard the confidentiality of the Records and will render them no longer recognizable as Downstream Casino Resort's Records. Team Member carrying out the destruction will maintain a record of the destruction.

Conflicts with Contractual Requirements:

To the extent that contractual records retention requirements exceed the retention periods in the Retention Schedule or specify the retention of Records not listed in the Retention Schedule, the contractual requirements will control. No originals of Records related to open contracts and subject to contractual retention requirements may be destroyed without the approval of Downstream Casino Resort's counsel, who will consult with other Downstream Casino Resort's management as necessary.

HUMAN RESOURCES RECORDS RETENTION SCHEDULE*

*Human Resources will take into account all applicable federal laws as long as it does not affect our Sovereign Immunity.

Records/Reports	Retention Requirements
Payroll or other records, including those for temporary positions showing employees' names, addresses, dates of birth, occupations, rates of pay and weekly compensation.	Three years for payroll or other records showing basic employee information.
Applications (including those for temporary employment), personnel records relating to promotion, demotion, transfer, selection for training, layoff, recall, or discharge; job advertisements and postings; copies of employee benefit plans, seniority system and merit systems.	Two years. Where a charge or lawsuit is filed, all relevant records must be kept until "final disposition" of the charge or lawsuit.
Applications and other personnel records (e.g. promotions, transfers, demotions, layoffs, terminations) requests for reasonable accommodation.	Two years. Where a charge or lawsuit is filed, all relevant records must be kept until "final disposition."
Applications and other personnel records (e.g. promotions, transfers, demotions, layoffs, terminations), including records for temporary or seasonal positions.	Two years Where a charge or lawsuit is filed, all relevant records must be kept until "final disposition."

<p>Records containing the following information for each employee:</p> <p>Basic employee data to include name, address, social security number, gender, date of birth, occupation and job classification.</p> <p>-- Compensation records to include:</p> <ul style="list-style-type: none"> - Amounts & dates of actual payment. - Period of service covered. - Daily and weekly hours. - Straight time and overtime hours/pay. - Fringe benefits paid. - Deductions and additions. 	<p>Three years from the end of the contract.</p>
<p>Maintain, disclose to participants and beneficiaries and report to the Department of Labor, IRS and the Pension Benefit Guaranty Corporation (PBGC) certain reports, documents, information and materials. Except for specific exemptions, ERISA's reporting and disclosure requirements apply to all pension and welfare plans, including:</p> <p>Summary plan description (updated with changes and modifications).</p> <p>Annual reports.</p> <p>Notice or reportable events (such as plan amendments that may decrease benefits, a substantial decrease in the number of plan participants, etc.).</p> <p>Plan termination.</p>	<p>Employers must maintain ERISA-related records used to develop all required plan descriptions or reports, as well as other materials needed to certify information for a minimum of six years.</p> <p>Records used to determine benefits that are or will become due for each employee participating in the plan must be retained as long as they are relevant.</p>
<p>Payroll records including time cards, wage rates, additions to and deductions from wages paid and records explaining sexually based wage differentials.</p>	<p>Three years.</p>
<p>Payroll or other records containing the following information for each employee:</p> <p>Employee's name, home address, date of birth (if under 19 years of age), gender, and occupation</p> <p>Time of day/day of week for beginning of workweek</p> <p>Regular hourly rate of pay or other basis of payment (hourly, daily, weekly, piece rate, commission on sales, etc.)</p> <p>Daily hours worked and total hours for each workweek</p> <p>Total daily or weekly straight-time earnings</p>	<p>Three years.</p>

<p>(exclusive of overtime premiums)</p> <p>Total additions to and deductions from wages for each pay period</p> <p>Total wages per paid period</p> <p>Date of each payment of wages and the period covered by the payment</p> <p>For executive, administrative, and professional employees, or those employed in outside sales, employers must maintain records that reflect the basis on which wages are paid in sufficient detail to permit calculations of the employee's total remuneration, perquisites, including fringe benefits.</p>	
<p>Records containing the following information:</p> <p>Basic employee data to include name, address, occupation, rate of pay, terms of compensation, daily and weekly hours worked per pay period, additions to/deductions from wages and total compensation.</p> <p>Dates of leave taken by eligible employees. Leave must be designated as FMLA leave.</p> <p>For intermittent leave taken, the hours of leave.</p> <p>Copies of employee notices and documents describing employee benefits or policies and practices regarding paid and unpaid leave.</p> <p>Records of premium payments of employee benefits.</p> <p>Records of any dispute regarding the designation of leave.</p>	<p>Three years.</p>
<p>Records containing the following information for each employee:</p> <p>Basic employee data to include name, address, social security number, gender, date of birth, occupation, and job classification.</p> <p>Compensation records to include:</p> <ul style="list-style-type: none"> - Amounts & dates of actual payment. - Period of service covered. - Daily and weekly hours. - Straight time and overtime hours/pay. - Annuity and pension payments. - Fringe benefits paid. - Tips. 	<p>Four years from the date tax is due or tax is paid.</p>

<p>- Deductions and additions.</p> <p>Tax records to include:</p> <ul style="list-style-type: none"> - Amounts of wages subject to withholding. - Agreements with employee to withhold additional tax. - Actual taxes withheld and dates withheld. - Reason for any difference between total tax payments and actual tax payments. - Withholding forms (W-4, W4-E). 	
INS Form 1-9 (Employee Eligibility Verification Form) signed by each newly-hired employee and the employer.	Three years after date of hire or one year after date of termination, whichever is later.
<p>A log of occupational injuries and illnesses.</p> <p>A supplementary record of injuries and illnesses.</p> <p>Post a completed annual summary of injuries and illnesses.</p> <p>Maintain medical records and records of exposure to toxic substances for each employee.</p>	<p>Five years.</p> <p>Employee's job tenure plus thirty years.</p>
Personnel/employment records (e.g., requests for reasonable accommodation, results of physical exams, job advertisements and postings, applications, resumes, tests, test results, interview notes and records regarding hiring, assignment, promotion, demotion, transfer, layoff, termination, rates of pay or terms of compensation and selection for training or apprenticeship).	<p>Two years.</p> <p>Where a charge or lawsuit is filed, all relevant records must be kept until "final disposition."</p>

Credit Program	Policy No: 1400.46.01	Issue Date: 4/2/2010
PURPOSE: Establish procedures for issuing credit to Patrons.		

TABLE OF CONTENTS

INTRODUCTION	3
REQUIREMENTS OF CREDIT –CREDIT APPLICATION	4-5
PATRON CHECK-IN AT THE CASINO CAGE.....	6
VERBAL AUTHORIZATION PROCEDURES	6-7
BANK INFORMATION PROCEDURES.....	7
CENTRAL CREDIT PROCEDURES.....	8-9
CREDIT LINE PAYMENT DISPOSITIONS	9
CREDIT STATEMENTS.....	9
TTO POLICY	9-10
PERMANENT INCREASES	10-11
ACCOUNT CODES	11-12
CASINO CAGE MARKERS	13
CAGE MARKERS ISSUED.....	13-16
MARKERS PAID IN FULL.....	16-17
MANUAL MARKERS ISSUED	18-21
PAYMENTS ON MANUAL MARKERS.....	21-22
PARTIAL PAYMENTS ON MARKERS	22-23
MANUAL PARTIAL PAYMENTS ON MARKERS.....	24-25
MARKERS TRANSFERRED FROM PIT	25-26
PERSONAL/BUSINESS CHECK CASHING	26
PATRON WITH APPROVED CREDIT.....	27
BUSINESS CHECKS.....	27
PATRON DEPOSITS	27-28
FRONT MONEY/SAFEKEEPING DEPOSIT	28-30
MANUAL CUSTOMER DEPOSIT.....	30-32
FRONT MONEY/SAFEKEEPING WITHDRAWAL	32-34
MANUAL FRONT MONEY/SAFEKEEPING WITHDRAWAL	34-35
CHECKS AS FRONT MONEY/SAFEKEEPING DEPOSITS	35-36
CASHIER’S CHECKS	36-37
WIRE TRANSFERS	37-39
GOVERNMENT CHECKS	39
CASINO CREDIT - EVALUATION GUIDELINES.....	39
CREDIT AUTHORIZATION	40-41
CREDIT LIMIT INCREASES.....	41
INTERNATIONAL CREDIT	41
COMPUTERIZED CREDIT HISTORY CARDS	41
CREDIT RELATING TO UNKNOWN PATRONS.....	42
CREDIT EXTENSIONS TO PATRONS WITH OUTSTANDING BALANCES.....	42
EARLY CLEAR CHECKS	42

UPDATING PATRON INFORMATION.....	43
REQUEST FROM PATRON THAT CREDIT LINE IS TAKEN AWAY	43
COMPLIANCE MONITORING	43-44
AUDITS	44
COLLECTION ASSISTANCE	44-45
SETTLEMENTS	45
WRITE OFF PROCEDURES.....	46
CONFIDENTIALITY OF CREDIT INFORMATION	46-47
ATTACHMENT A	48
CENTRAL CREDIT	49
CENTRAL INQUIRIES	50
SAMPLE FORMS	51-69

INTRODUCTION

1. The Downstream Casino Resort (DCR) Credit Program shall be operated in accordance with all applicable laws and regulations of the Quapaw Tribe and the United States; the terms and conditions of the Tribe's gaming compact with the State of Oklahoma; and all DCR house rules. All persons seeking credit under the DCR Credit Program shall be required to sign an acknowledgement and consent form, acceding to the civil jurisdiction of the Quapaw Tribe, provided that in substitution for such form, the requisite language may instead be included on a credit application form. The following language shall be used for such purposes:

By making application for credit from the Downstream Casino Resort, applicant irrevocably consents, as a condition precedent to obtaining credit, that any claim or litigation may be commenced against applicant in the courts of the Quapaw Tribe; and applicant stipulates and agrees that any ensuing judgment, decision, or order shall be taken and held in all courts to be as valid and binding on applicant. Applicant further stipulates, agrees and consents to the jurisdiction of the courts and administrative agencies of the Quapaw Tribe, which applicant hereby acknowledges as proper and convenient forums for any action commenced against applicant by the Downstream Casino Resort. Applicant waives the right to request a change of jurisdiction or venue to any other court or agency other than those of the Quapaw Tribe and stipulates, agrees and consents that any claim or litigation commenced by the applicant shall be brought exclusively in the courts or administrative agencies of the Quapaw Tribe as the proper and convenient forums.

2. Credit shall be available only to patrons of DCR, for use only in the gaming facility. Due to the cash intensive nature of gaming activities, Team Members shall be adequately trained to detect suspicious or criminal activity, particularly forgery, fraud, and money laundering, the latter of which requires filing of a Suspicious Activity Report action under Title 31 of the United States Code, particularly when accepting cashier checks, money orders, or wire transfers.

3. Licensed QTGA Team Members and DCR Team Members are prohibited from applying for and receiving lines of credit.

4. The Credit Committee is responsible for establishing, monitoring and amending all credit and check cashing policies and reviewing casino accounts receivable, returned checks, discounts and settlements. Policy changes, other than those approved by the Credit Committee, can only be made by the Downstream Development Authority and must be in writing.

5. The Credit Committee consists of the following members:

- a. General Manager
- b. CFO
- c. Compliance Manager
- d. Director of Marketing

6. Advising members of the committee are:

- a. Director of Finance
- b. Table Games Manager
- c. Poker Manager
- d. Director of Slots
- e. Player Development Manager

7. All casino accounts to be written off must be approved by the Write-Off Committee, consisting of the General Manager, CFO, Compliance Manager and the Director of Marketing. All settlement and discount write offs must additionally be reviewed by the advising members of the Credit Committee.

8. The “stated” minimum credit line is \$1,000. The “stated” minimum marker limit is \$500 for pit and cage markers. With respect to these stated minimums, established Patrons desiring lesser amounts or DCR is unable to accommodate a a line of credit, the Patron should be referred to Global Payments -Check Guarantee Service. (See Policy No. 1400.21.01, titled “Personal Checks, Credit Card Processing, Money Orders, Travelers Checks, Cashier’s Checks, Official Checks” for additional information on the Global Payments-Check Guarantee Service.)

REQUIREMENTS OF CREDIT

CREDIT APPLICATION

1. Liscensed QTGA Team Members and DCR Team Members are prohibited from applying for and receiving lines of credit.

2. Credit can only be used for obtaining chips or cash for Pit and/or Electronic Gaming Machines play.

3. Patron must provide the following information on the credit application:

- a. Name, residence address. (P.O. Box is acceptable for mailing but a physical street address is needed for credit.)
- b. Home phone number and cell number
- c. Date of birth (D.O.B.)

- d. Copy of the Social Security Card or a completed W-9
- e. Business information – name, address and phone number. If Patron is self-employed, this information is still required.
- f. Bank name, account number, and ABA number
- g. Credit amount requested
- h. Patron Signature
- i. Valid ID which consists of one or more of the following:
 - i. Valid US Driver's License
 - ii. State issued ID cards
 - iii. Military ID cards
 - iv. Government issued Driver's License
 - v. Passports
 - vi. Check copy or deposit slip

4. After the Patron requesting the credit has completed a credit application, the credit authorizer shall enter the following on the hard copy of the application:

- a. Total amount of credit authorized under "authorized credit line and comments".
- b. Date of authorization
- c. His or her printed name with gaming badge number
- d. Signature with gaming badge number

5. The credit authorizer must complete the above-mentioned sections on the application, as well as sign the back of the application under "Authorized credit line and comments" every time credit is authorized and before credit can be issued, unless a verbal authorization is utilized.

PATRON CHECK-IN AT THE CASINO CAGE

1. Patrons must check in at the Casino Cage(prior to requesting a marker), complete and sign all applicable documents.
2. A Cage Supervisor shall verify the information on the credit application, obtain the Patron's signature and attach a copy of Patron's ID and personal check to the credit application.
3. Once credit approval has been obtained from a credit authorizer (See Attachment A, pg.48 for a list of credit approvers) for the amount of credit requested, the Cage Supervisor shall release the hold and markers shall be issued.
4. All information must be entered into the Cage and Table Accounting (CTA) System prior to issuing credit.
5. If the system is down, the Cage Supervisor shall complete manual procedures on pg. 18-24.

VERBAL AUTHORIZATION PROCEDURES

1. DCR is a twenty-four hour operation, therefore, there will be times when verbal credit authorizations are necessary. Credit lines shall be approved verbally as follows:
 - a. For verbal approvals, the Cage Representative is defined as Casino Cage Supervisors, Cage Shift Managers, and Cage/Credit Manager. These personnel are the only Cage Representatives allowed to accept verbal authorizations for credit issuance. The personnel authorized to approve credit authorizers are identified on Attachment A, pg. 48.
 - b. The Cage Representative will do the following:
 - i. Run all applicable reports through the Central Credit system, run banking information and run a Credit Bureau Report.
 - ii. Contact a Credit Authorizer(s) mentioned in "Attachment A" (pg.48).
 - iii. Inform the Credit Authorizer(s) of the following:
 1. Amount of credit the Patron is requesting
 2. Results of the Patron's bank information reports

3. Results of the Patron's Credit Bureau information
 4. Results of the Patron's Gaming Report information
- c. The Credit Authorizer shall make a decision to approve or disapprove the credit request based on the above mentioned information.
 - d. If the Credit Authorizer is approving the Patron's credit request, the Credit Authorizer shall give verbal approval and email the Cage Representative that is responsible for inputting approval data into the CTA system. The Credit Authorizer shall also email the Cage/Credit Manager and Director of Finance of the amount approved.
 - e. The Cage Representative shall enter the credit authorizer's information for the approval into the CTA system. This approval process in CTA allows the password for approval to only be used once. If multiple authorizers are required, the appropriate initials shall be entered for each.
 - f. The Cage Representative shall complete the Casino Credit Verbal Approval Log, pg. 66, which is maintained in the Patron's credit file and attach a copy of the Credit Authorizer's approval email for documentation purposes.
 - g. The Verbal Credit Authorizer must sign the credit application and any credit limit increase forms within three business days. If an authorizer will be away from property for more than three days, the authorizer shall defer authority in writing to another member of the credit authorization matrix. All deferrals will be documented by email, and a CC will be issued to the QTGA.

BANK INFORMATION PROCEDURES:

1. Must be an account that checks can be written against.
2. If more than one account, the primary account is verified before credit is issued.

NOTE: Primary account is the account in which the marker(s) are debited when it becomes due.

3. Balance must be supportive (in primary or secondary account) of limit request.
4. Only one signature is required on account.
5. A husband and wife must request separate credits. DCR does not permit joint credit accounts.

CENTRAL CREDIT PROCEDURES:

1. Current gaming report must be printed before credit is issued. (See pages 49-50 for Central Credit policies.)
2. Credit lines must not exceed the amount which has been issued at other casinos. If the credit authorizer decides to exceed this amount, the reasons must be documented on the Notes Card, which is located on the back of the credit application, pg. 54-55.
3. Any extension of credit that exceeds sixty days, shall require a meeting with the Credit Committee for review and approval.
4. Derogatory information on the report requires review by the Casino Cage/Credit Manager and another authorizer, see Attachment A (pg. 48), prior to the approval of any credit. The Cage/Credit Manager has the option to disapprove credit immediately if derogatory information is present in the Patron's file.
5. On all credit applications, Experian credit reports are generated through Central Credit. The first report is run upon applying for the original line of credit. Any subsequent reports must be run after 6 months and before raising credit limits or approving TTO's.
6. A Credit Committee Meeting for review and approval is required before credit may be issued to Patrons in which a Central Credit Report has been run and the Patron has established or attempted to establish new credit lines at two or more casinos within the last fourteen days.
7. Credit authorizers must **DOCUMENT THE AUTHORIZATION OF CREDIT** by signing the credit application on the back and noting on the form the amount approved and the name of the secondary verbal authorizer. (See Credit application sample on page 54-55) The Verbal Credit Authorizer shall sign, write his or her Team Member number and the time and date as well as sign the credit application form no later than the end of his or her shift or within two hours of the verbal authorization, whichever is sooner if the Verbal Credit Authorizer is on property. If the Verbal Credit Authorizer is not on property, the Credit Authorizer must sign the credit file within 8 hours of his/her next scheduled shift.
8. If a Patron's information changes, a "Credit Update Form" (pg. 56) shall be completed for the Patron's credit file.
9. Check to ensure that the Patron does not have bans, bars, and/or exclusions before issuing credit. This information can be located in the Patron Management System.
10. All amounts of credit issued, remaining credit balances available will be noted in the CTA system and available for review in the rating screen. If credit is extended to a Patron in an amount exceeding \$2,500, appropriate gaming personnel (slot shift manger and/or table games

shift manager) shall be notified of the Patron who is playing on credit, the amount of credit issued, and the remaining credit balance available to the Patron.

CREDIT LINE PAYMENT DISPOSITIONS

1. The Patron is made aware of the deposit date which is based on the total amount of the credit line. Deposit dates are:

Deposit Date	Definition
0 days	Only per Patron request
7 days	Only per Patron request
15 days	Credit line for less than \$5,000 or at Patron request for lines greater than \$5,000
30 days	Credit line \$5,000 or greater
45 days or greater	Credit line \$50,000 or greater on request

NOTE: If the Patron wishes to change his/her disposition, refer them to the Cage/Credit Manager, who will submit the request to the Credit Committee for approval.

CREDIT STATEMENTS

Credit Statements shall not be mailed out to patrons. Credit Statements shall only be mailed out to Patrons upon request. The Patron must complete a Statement Request Form, pg. 67, which must be notarized. The Credit Statements must be mailed only to the address identified on the credit application.

TTO POLICY

1. TTO signifies "This Trip Only".
2. Procedures for TTO is as follows:
 - a. A Credit Update Form (pg. 56) must be signed by Patron and a Credit Authorizer when requesting an authorizing TTO.
 - b. Maximum of one TTO per trip, not to exceed 25% of original credit line. Any exception to this one TTO limit **must be approved by a Credit Authorizer, see Appendix A on Page 48.**

All temporary increases must be processed as a TTO and are valid for a maximum of three days. After that, the Patron's limit will revert back to the permanent credit line. Generally, the standard TTO is up to 10%. The maximum TTO is 25%.

If the TTO is for \$10,000 or more to a single Patron, per day, the TTO must be approved by someone other than the original Credit Authorizer. See Attachment A, pg. 48 for a list of approvers.

- c. **Prior to extending the TTO, the Patron must have lost all of the credit extended.**
 - d. The Patron must have a positive payment history with DCR.
 - e. **A Credit Update Form must be completed and signed by the Patron and authorized by a Credit Authorizer.**
 - f. A new Central Credit gaming report must be ran for outstanding balances at other casinos.
3. Check/Marker in Transit TTO procedures are as follows:
- a. Markers deposited are held against the credit line for seven business days.
 - b. Must have established a positive payment history with DCR.
 - c. Encourage Patrons to pay balances eight days prior to their arrival or pay with a cashier's check upon their arrival.

PERMANENT INCREASES

- 1. Permanent increases may be given while a Patron is in the house up to authorizer's credit limit.
- 2. A Credit Update Form (pg. 56) must be completed and signed by the Patron and a Credit Authorizer, see Appendix A on page 48 before credit is issued to the Patron.
- 3. A Verbal Credit Authorizer may grant verbal approval for the permanent credit increase. A Credit Update Form must be signed by a Credit Approver as soon as possible but no later than 3-5 days. The Cage Representative that is accepting the Credit Update form from the Patron must sign his or her Team Member number, signature, and note the approval of the Verbal Credit Authorizer by writing the Verbal Credit Authorizer's name and the time of the conversation on the Credit Update Form.

4. The Credit application, bank information and trip play must be evaluated before an increase is given. New banking information must be obtained through Central Credit as well as a new gaming report and credit bureau report.
5. The Patron must have a positive payment history with DCR.

ACCOUNT CODES

1. Account codes indicate the current status of an account.
2. There are nine account codes:
 - a. Active: Signifies that the account is ready to be used by the Patron, the file is active and no information is needed for the file.
 - b. Front Money/Strict: Signifies that the Patron has a Front Money Account only.
 - c. Barred Patron: Signifies that a Patron is either barred from entering the property or they are self banned. The reason for either would be in the guest comments.
 - d. Credit Suspended: Signifies that a Patron had a credit line but due to a return Downstream marker or check, failure to pay markers on time, return at other gaming properties, self banned, or failure to show rated play with outstanding markers that were issued, the credit line was removed.

If a Patron wants to reactivate their credit line, the entire account has to be reviewed with a new gaming report, new credit bureau report and re-verification of banking information. Once suspended, the credit line must be approved by the Credit Committee.
 - e. Credit Rejected: Indicates that the Patron applied for credit but the request was denied and no credit limit given. See file for reason.
 - f. Pending: Indicates that something is required of the Patron, i.e.; copy of ID or check, application or bankcard signed or update on information. This requested information must be given to the Casino Cage Department before any marker is issued and then the status will be changed to active.
 - g. Write Off: Indicates that a Patron had a credit line, bank returns against that account and DCR was unable to collect the account in house. The account was sent to an outside collection agency and they were also not successful in collecting. The Write Off status is given to an account that collection procedures

have been tried unsuccessfully for a year and once written-off is no longer actively collected. The only exception to this is bankruptcy.

- h. Collections: Signifies that a Patron has had returns and we were unable to collect on the account in-house. The consequence is that the account is sent to an outside collection agency to be collected.

Code Name	Definition	Authority to Remove
Active	Limit ready to be used. No information is needed.	N/A
Front Money/Strict	Patron has Front Money on deposit	Cage/Credit Manager
Barred Patron	Patron barred or are self banned within the Patron Management System.	Security
Credit Suspended	Patron had a credit line but due to a returned Downstream marker or check, failure to pay markers on time, return at other gaming properties, failure to show rated play with outstanding markers that were issued, or banned player, the credit line was removed.	Credit Committee for marker line Security (for self exclusion)
Credit Rejected	Patron had applied for credit but was denied	Cage/Credit Manager
Pending	Indicates there are comments in CTA requesting information from Patron	Cage/Credit Manager once information is received
Write Off	Owes bad debit for longer than one year with unsuccessful collection efforts	Cage/Credit Manager or Director of Finance
Collections	Patron has returns. DCR was unable to collect in-house and account had to be sent to outside collection agency.	Cage/Credit Manager
In Active	Patron has not used his credit line in 18 months and the credit line has been removed.	Cage/Credit Manager- patron is treated as a new applicant and all reports are updated for the file prior to approval of credit.

CASINO CAGE MARKERS

1. Markers are to be issued to Patrons for gaming purposes only.
2. Casino cage markers are limited to the amount preset by the Credit authorizer that is familiar with the Patron's play. See Appendix A page 48.
3. The Credit Authorizer that is authorizing the transaction, must notify the Patron that the funds received must be used for gaming purposes only. If later determined that the funds were not used for gaming, a hold must be placed on the account and the Patron immediately notified by the Credit Authorizer who authorized the cage markers.
4. The maximum individual cage marker for an unknown Patron is \$1,000.00 until rated play is established.
5. The maximum individual cage marker is \$9,999.99 for a known player with documented play. Any exceptions to this policy must be approved based on the credit authorization matrix identified in Appendix A, pg. 48.
6. All hosted players will be considered "known".
7. All cage markers are restricted to Cage/Credit personnel and Credit Authorizers only.
8. Patron credit information is restricted to Cage Management, Credit Authorizers and the Casino Internal Audit.
9. If the patron is granted credit exceeding \$2,500, the EGM Shift Manager and/or Table Games Shift Manager shall be notified immediately following the transaction of the patron who is playing on credit, the amount of credit issued, and the remaining credit balance available to the patron. (MICS 542.15(b)(6)) This information is also available in the rating screen of patron and table manager screen in the pit.

CAGE MARKERS ISSUED

1. Markers are an extension of credit to a Patron after all guidelines in this manual have been met. The Cage Representative that may issue and redeem markers are: Cage Supervisor, Cage Shift Manager, Cage/Credit Manager, Main Bank Cashier, and/or Cage Cashier.
2. The Cage Representative shall request and review the identification of the Patron and then utilize the computer system to create a marker. All markers and payments on markers are tracked by the computer system as well as in a manual marker log per shift. The Manual marker log along with a copy of the marker issuances and payments are turned in to Accounting on a per shift basis each gaming day.

3. A Marker is three-part, pre-numbered form consisting of the Customer Marker (counter check (brown in color), the payment receipt (yellow in color) and the marker issuance receipt (white in color).

4. The Marker (counter check) (pg. 68) contains the following information:

- a. Name and physical address of Patron
- b. Date and time of Issue
- c. Marker number
- d. Location of issue
- e. Issued by
- e. Dollar amount of issue (including alpha and numeric)
- f. Signature of patron
- g. Patron's bank number and Bank Routing number
- h. Pay to the order of "Downstream Casino Resort"

5. The Payment Receipt contains the following information:

- a. Document Number (Marker Number)
- b. Shift
- c. Date and time of issue
- d. Gaming Date (Accounting Date)
- e. Location of Issue
- f. Issued by
- g. Patron's Name and Address
- h. Dollar amount of the marker
- i. Payment method (Cash, Chips, Check, Deposit, Other)

- j. Barcode with marker number
- k. Signature of Cashier/Supervisor processing the payment

6. The Marker Issuance Receipt (See example on pg. 63) contains the following information:

- a. Document number (Marker Number)
- b. Shift
- c. Date and Time of issuance
- d. Gaming date (Accounting Date)
- e. Location of Issue
- f. Issued by
- g. Player Club ID number
- h. Name and address of Patron
- i. Dollar amount of marker
- j. Signature of Supervisor or Banker
- k. Signature of Dealer or Cashier (who issued the marker)

3. Once a patron has requested a marker, the Cage Representative shall:

- a. Obtain and verify the Patron's identification.
- b. Check for available credit by utilizing the CTA system.
- c. Print the three-part marker.
- d. Ask the Patron to verify the amount and sign the marker.
- e. Sign the "Issuance Receipt" on the "Dealer/Cashier" line.
- f. Request a verification from a Cage Supervisor to sign on "Supervisor/Banker" line of "Issuance Receipt" and to verify the payout.

- g. Disburse the funds to the Patron (follow Anti-Money Laundering, Policy #6320.14.01).
- h. Log the marker issuance on the marker log.
- h. Place the original marker and payment receipt into the Patron's marker envelope.
- i. Place the "Marker Issuance Receipt" in cash drawer to offset the cash disbursed for balancing purposes.
- ii. The Marker Issuance Receipt is later sold to the Main Bank and used as a tool for balancing the Marker bank. (The Marker Bank is maintained in the Main Bank.)
- j. Increase the total on the Patron's marker envelope, by the amount of the new marker (s). The marker envelopes are maintained in the Marker Bank located in the Main Bank.

CAGE MARKERS PAID IN FULL

1. A Patron shall pay his/her markers at the cage or in the pit area (if the marker has not been transferred to the cage).
2. The Cage Representative shall request identification of the Patron and utilize the CTA system, pull up the Patron by name or player's card, find the marker number that the Patron is desiring to pay, input the dollar amount and the method of payment. A Marker Redemption Payment Receipt (pg. 69) will print.
3. A Marker Redemption Payment Receipt consists of a three-part form, pre-numbered with the same pre-printed number on all copies of the form. The pre-numbered Marker Redemption Payment Receipt shall contain the following information:
 - a. Casino Name
 - b. Redemption Location
 - c. Window number
 - d. Patron' name and players club number
 - e. Gaming date
 - f. Actual date

- g. Time of redemption
 - h. Shift
 - i. Employee's Name
 - j. Marker number (s) being redeemed
 - k. Amount of payment (numeric)
 - l. Total Amount of payment
 - m. Method of payment (chips, cash, check, deposit, other)
 - n. Signature of Cashier taking the payment
 - o. Signature of Supervisor verifying the payment
4. The Cage Representative shall sign the Marker Redemption Payment.
 5. Obtain the correct marker(s) from the Patrons envelope and verify that the Patron receives the correct marker being paid in the system.
 6. Receive the funds from the Patron (follow Anti-Money Laundering Program, Policy #6320.14.01).
 7. Request verification and a signature from a Cage Supervisor who will verify the cash in.
 8. Stamp the marker paid and give the original marker to the Patron.
 9. Retain the Marker Payment Receipt , which is maintained in the Marker bank, for balancing purposes of the Marker Bank.
 10. Reduce the Patron's marker envelope by the amount of the payment.
 11. Place the Marker Redemption receipt, along with the method of payment (cash, chips, check, other) in the cash drawer for balancing the cash drawer.

MANUAL MARKERS ISSUED

In the event of computer system failure, **markers shall only be issued at the cage** and the use of manual markers will be in effect, as well as a Manual Marker Log. The Cage Representative will:

1. Verify the Patron's identification with a valid photo I.D. from one of the following:

- a. U.S. drivers license
- b. State-issued identity card
- c. Military identity card
- d. Government-issued drivers license
- e. Passport

See the Universal ID policy, #1400.57.01 for more information on valid identifications.

2. Check for available credit:

- a. Pull the credit application for the approved credit amount, located in the Cage.
- b. Check the marker envelope of the Patron for outstanding markers.
- c. Call the Casino Shift Manager or Pit Boss to inquire whether the Pit has outstanding markers and, if so, the amounts.

3. Complete a manual marker, once it has been determined that the credit is available. (The Cage Representative shall complete all information on the manual marker and ask the Patron to sign. At no time shall the Patron be allowed to complete their own manual markers.)

4. A Manual Marker is a three-part- pre-numbered form. The forms are utilized in numeric sequence. The Cage Representative shall print on the manual marker in blue or black ink.

5. The Marker (counter check) contains the following information:

- a. Name and physical address of Patron
- b. Date and time of Issue
- c. Marker number

- d. Location of issue
 - e. Issued by
 - f. Dollar amount of issue (including alpha and numeric)
 - g. Signature of Patron
 - h. Patron's bank number and Bank Routing number
 - i. Pay to the order of "Downstream Casino Resort"
6. The Payment Receipt contains the following information:
- a. Document Number (Marker Number)
 - b. Shift
 - c. Date and time of issue
 - d. Gaming Date (Accounting Date)
 - e. Location of Issue
 - f. Issued by
 - g. Address
 - h. Dollar amount of the marker
 - i. Payment method (Cash, Chips, Check, Deposit, Other)
 - j. Barcode with marker number
 - k. Signature of Cashier/Supervisor processing the payment
7. The Marker issuance receipt contains the following information:
- a. Document number (Marker Number)
 - b. Shift
 - c. Date and Time of issuance

- d. Gaming date (Accounting Date)
 - e. Location of Issue
 - f. Issued by
 - g. Player Club ID number
 - h. Name and address of Patron
 - i. Dollar amount of marker
 - j. Signature of Supervisor or Banker
 - k. Signature of Dealer or Cashier (who issued the marker)
8. Once a Patron has requested a marker, the Cage Representative shall:
- a. Obtain and verify the patron's identification.
 - b. Once the Manual Marker has been completed, ask the Patron to verify the amount and sign the marker.
 - c. Sign the "Issuance Receipt" on the "Dealer/Cashier" line.
 - d. Request a verification from a Cage Supervisor to sign on "Supervisor/Banker" line of "Issuance Receipt" and to verify the payout.
 - e. Disburse the funds to the Patron (follow Anti-Money Laundering Program, Policy #6320.14.01).
 - f. Log the marker issuance on the marker log.
 - g. Place the original marker and payment receipt into the Patron's marker envelope.
 - h. Place the "Marker Issuance Receipt" in cash drawer to offset the cash disbursed for balancing purposes.

The Marker Issuance Receipt is later sold to the Main Bank and used as a tool for balancing the Marker bank. (the Marker Bank is maintained in the Main Bank)

- i. Increase the total on the Patron's marker envelope by the amount of the new marker (s). The marker envelopes are maintained in the Marker Bank located in the Main Bank.
- j. Log the manual marker on the Manual Customer Transaction Log, pg. 62.
- k. Enter the marker into the CTA system when the system becomes available.

PAYMENTS ON MANUAL MARKERS

- 1. All manual markers shall be entered into the computer system. If the system is unavailable, payments on markers must be completed in the Cage.
- 2. The Cage Representative shall:
 - a. Complete a Manual Marker Payment Receipt. The receipt consists of a three-part, pre-numbered form containing the following information:
 - i. Patrons Name
 - ii. Date of Payment
 - iii. Amount of payment (including alpha and numeric)
 - iv. Marker Number (original number)
 - v. Casino Location of payment
 - vi. How payment was made (cash, check, chips, other)
 - vii. Signature of Cashier taking the payment
 - viii. Signature of Supervisor verifying the payment
 - b. Sign with Team Member number the marker payment receipt.
 - c. Time stamp the receipt.
 - d. Obtain the marker from the Patrons envelope and verify that the Patron receives the correct marker being paid in the system.
 - e. Receive the funds from the Patron (follow Anti-Money Laundering Program, Policy #6320.14.01).

- f. Request verification from a Cage Supervisor.
- g. Stamp the marker paid and give the original to the Patron.
- h. Retain the marker payment receipt , which is maintained in the Marker bank, for balancing purposes of the Marker Bank.
- i. Log the payment on the marker log.
- j. Log the transaction on the “manual customer transaction log”.
- k. Reduce the Patron’s envelope by the amount of the payment.
- l. Enter the payment into the CTA system when the system becomes available.

PARTIAL PAYMENTS ON MARKERS

Patrons have the option to make a partial payment on a marker, instead of paying off the marker in full. This does not extend the due date. The Marker must still be paid in full by the original due date. Partial payments will only reduce the amount of the marker. Once a partial payment is made, a new marker will be issued with the correct balance. The procedures are:

1. The Cage Representative (Cage Supervisor, Cage Shift Manager, Cage/Credit Manager, Main Bank Cashier, and/or Cage Cashier) shall utilize the CTA system, pull up the Patron by name of player’s card, find the marker number that the Patron is desiring to partial pay, input the dollar amount and the method of payment. A Marker Payment Receipt will print.

2. A Marker Redemption Payment Receipt consists of a three-part form, pre-numbered with the same pre-printed number on all copies of the form. The pre-numbered Marker Redemption Payment Receipt shall contain the following information:

- a. Casino Name
- b. Redemption Location
- c. Window number
- d. Patron’ name and players club number
- e. Gaming date
- f. Actual date

- g. Time of redemption
 - h. Shift
 - i. Employee's Name
 - j. Marker number (s) being redeemed
 - k. Amount of payment (numeric)
 - l. Total Amount of payment
 - m. Method of payment (chips, cash, check, deposit, other)
 - n. Signature of Cashier taking the payment
 - o. Signature of Supervisor verifying the payment
4. The Cage Representative shall sign the Marker Redemption Payment.
 5. Obtain the correct marker(s) from the Patron's envelope and verify that the Patron receives the correct marker being paid in the CTA system.
 6. Receive the funds from the Patron (follow Anti-Money Laundering Program, Policy #6320.14.01).
 7. Request verification and a signature from a Cage Supervisor who will verify the cash in.
 8. Retain the Marker Payment Receipt , which is maintained in the Marker bank, for balancing purposes of the Marker Bank.
 9. **Do not Stamp the marker paid.**
 10. Give the Patron the original copy of the payment receipt.
 11. Retain the duplicate for balancing purposes and place the triplicate with the partially paid marker in the Patron's marker envelope.
 12. Log the payment on the marker log (notating that it is a partial payment).
 13. Reduce the marker envelope of the Patron by the amount of the payment.

MANUAL PARTIAL PAYMENTS ON MARKERS

Patrons have the option to make a partial payment on a marker, instead of paying off the marker in full. This does not extend the due date. The Marker must still be paid in full by the original due date. Partial payments will only reduce the amount of the marker. Complete a new manual marker for the remaining balance. The procedures are:

1. The Cage Representative (Cage Supervisor, Cage Shift Manager, Cage/Credit Manager, Main Bank Cashier, and Cage Cashier) shall complete a Manual Marker receipt.
2. A Marker Payment Receipt consists of a three part, pre-numbered form containing the following information:
 - a. Patrons Name
 - b. Date of Payment
 - c. Amount of payment (including alpha and numeric)
 - d. Marker Number
 - e. Casino Location of payment
 - f. How payment was made (cash, check, chips, other)
 - g. Signature of Cashier taking the payment
 - h. Signature of Supervisor verifying the payment
3. The Cage Representative shall sign the marker payment and time stamp the receipt.
4. Obtain the marker from the Patrons envelope (be careful to obtain the correct marker being partially paid).
5. Receive the funds from the Patron (follow Anti-Money Laundering Program, Policy #6320.14.01).
6. Request verification from a Cage Supervisor.
7. **Do not Stamp the marker paid.**
8. Give the Patron the original copy of the payment receipt.
9. Retain the duplicate for balancing purposes and place the triplicate with the partially

paid marker in the Patron's marker envelope.

10. Log the payment on the marker log (notating that it is a partial payment).
11. Reduce the marker envelope of the Patron by the amount of the payment.

MARKERS TRANSFERRED FROM THE PIT

1. All active markers must be transferred from the Pit to the Cage. A Pit Boss shall mark in the CTA system which markers are to be transferred. A computer generated form will print in the cage. This form is a three-part, sequentially pre-numbered form.
2. The Pit transfer form contains the following information:
 - a. The date, shift, and time
 - b. A transaction number
 - c. The Patron's name
 - d. The Patron's players card number
 - e. The marker number and amount
 - f. A grand total of markers transferred
 - g. Team Member number and signature line for Pit Boss
 - h. Team Member number and signature line for the Security Officer
 - i. Team Member number and signature line for the Cage Representative
3. The Cage Representative (Cage Supervisor, Cage Shift Manager, Cage/Credit Manager, and/or Main Bank Cashier) shall notify security that the pit has requested a marker transfer. The Security officer shall come to the cage and obtain the pre-printed marker transfer form. (If the computer system is down, the Pit Boss shall prepare a manual form and contact Security to come pick up the form and the markers.)
4. The Security officer shall take the marker transfer form to the designated pit. The Pit Boss shall fill out the form, sign it and obtain signatures of those involved in the transfer. The Security officer shall verify the markers being transferred to the marker transfer form, and sign the form.

5. The Security officer shall transport the marker transfer form along with the markers to the Cage.
6. The Cage Representative shall verify the marker transfer form to the markers received and sign the form. The Cage Representative shall add the number of markers and the total amount of the marker(s) to ensure that the total matches the transfer sheet. The Cage Representative shall then sign the form and write his or her Team Member number next to the signature.
7. The Cage Representative shall give the triplicate copy to the Security officer who will take it back to the Pit Boss. The Pit Boss will drop the form into the Pit drop box for audit purposes.
8. The original copy, the duplicate and the triplicate of the markers shall be placed in the Marker Bank drawer and later used for balancing purposes and sent to Accounting in the shift's paperwork.
9. The Cage Representative shall input into the CTA system the transfer of the markers into the cage inventory.
10. The Cage Representative shall:
 - a. Log the incoming markers, listed as front money markers, on the front money log (not the marker log) and decrease the amount of the Patron's front money envelope by the amount of the front money marker.
 - b. Pay off the front money markers in the CTA system (decreasing the front money in the Patron's account in the CTA system), see Front Money pg. 28-30 in this manual.
 - c. Log the **non front money markers** on the marker log and incorporate the **non-front money markers** into each Patron's marker envelope, increasing the outstanding marker totals on the envelope.
11. A payment receipt will print for each payment. The original and triplicate copy of the receipt shall be attached to the original marker (s) and placed in the patron's Front Money envelope. The duplicate copy shall be placed with the front money log and used for balancing purposes and later sent to Accounting with the shift's paperwork.

PERSONAL /BUSINESS CHECK CASHING

This check cashing policy only pertains to checks drawn on a U.S. bank for Patrons that have an established line of credit with the DCR. Checks drawn on foreign banks will not be cashed.

PATRON WITH APPROVED CREDIT

All checks cashed are to be applied against a Patron's credit line, however, if the Patron has used his/her entire limit, a TTO may be issued to increase the credit limit for the amount of the check up to the TTO limit. In order to obtain approval for a credit limit increase for the amount of a check, follow the TTO procedures on page 9-10.

BUSINESS CHECKS

1. Shall only be cashed against the credit line if the check has the Patron's full name and business address computer-generated on the check.
2. Only business checks for a sole proprietorship individual account will be authorized. The account must be issued and normally qualify as a personal check with an individual Tax Identification Number (TIN) as owner.
3. Corporate, partnership, or other non-individual accountability checks are prohibited.
4. Normal personal check authorization process and controls will apply.
5. Business checks of all types are a concern. Cashiers will notify a Cage Supervisor of a business check of \$500 or greater. Business checks shall not be accepted from an unknown Patron (newly established Patron). Surveillance shall be notified of all business checks of \$1000 or greater.
6. These are the minimum requirements when dealing with business checks from unknown or newly established Patrons.

PATRON DEPOSITS

1. There are two types of Patron deposit accounts – **Front Money Accounts** and **Safekeeping Accounts**.
2. Both accounts require the Patron to complete a Front Money Card (Credit Application, without the request for credit – denoted on the front as "Front Money" or Safekeeping); a photo copy of valid identification, attached to the card; and a W-9 completed (or copy of Social Security Card). Valid identification is one of the following:
 - a. U.S. drivers license
 - b. State-issued identity card

- c. Military identity card
- d. Government-issued drivers license
- e. Passport.

See Universal ID Policy, #1400.57.01 for additional information on valid identification.

- 3. If a Patron deposits funds and desires to use his/her funds as markers, the funds will be placed into a Front Money Account.
- 4. If a Patron has not established a credit account and has no desire to use markers, the funds must be placed in a Safekeeping Account. Also, a deposit for business purposes (e.g. a group depositing funds for distribution at a banquet) will be placed in a Safekeeping Account.

FRONT MONEY /SAFEKEEPING DEPOSIT

- 1. All Patrons that establish a front money or safekeeping account must have a valid identification and players club card and must complete a credit application marked as "FRONT MONEY ONLY" or SAFEKEEPING ONLY. (Credit information will not be recorded. The application form is for documentation of the front money account only and the Credit Application Form is used).
- 2. Front Money Deposits and Safekeeping Deposits can only be completed at the Cage.
- 3. Required information on the Front Money/Safekeeping application form (Same form as credit application):
 - a. Name, residence address. (P.O. Box is acceptable for mailing but a physical street address is needed for credit.)
 - b. Home phone number and cell number
 - c. Date of birth (D.O.B.)
 - d. Copy of the Social Security Card or a completed W-9
 - e. Signature on application
 - f. Provide valid ID which consists of :
 - i. Valid US Driver's License

- ii. State issued ID cards
 - iii. Military ID cards
 - iv. Government issued Driver's License
 - v. Passports
4. The procedures for the deposit of Front Money/ Safekeeping are as follows:
- a. The Cage Representative (Cage Supervisor, Cage Shift Manager, Cage/Credit Manager, and/or Main Bank Cashier) shall utilize the computer system, pull up the Patron by name of player's card, enter the amount of the deposit, the method of the deposit (cash, chips, check or other) and denote it as Front Money or Safekeeping. The Cashier shall also input all the following information required by the Front Money/ Safekeeping deposit receipt form:
 - i. Patrons Name and Players Club account number
 - ii. Date of Deposit
 - iii. Amount of deposit (including alpha and numeric)
 - iv. Method of deposit (chips, cash, check or other)
 - v. Patron's signature
 - vi. Signature and Team Member number of Cashier taking the deposit
 - vii. Signature and Team Member number of Supervisor verifying the deposit
 - b. A completed Front Money/ Safekeeping deposit receipt form will print as a three-part, pre-numbered form with the same receipt number on all copies.
 - c. The Cage Representative shall do the following:
 - i. Obtain the funds from the Patron
 - ii. Count the funds in clear view of Surveillance and request a Cage Supervisor to verify the funds
 - iii. Obtain the signature of the Patron

- iv. Give the original (white) copy of the deposit form to the Patron
- v. Place the triplicate (pink) copy of the deposit form in the Patron's front money deposit envelope for signature verification upon withdrawal of funds.
- vi. Retain the duplicate (yellow) copy of the deposit form in the Marker Bank drawer to be used later for balancing purposes and sent to Accounting with the shift's paperwork.
- vii. Complete the Front Money/Safekeeping deposit Log. The front money deposit log contains the following information:
 - 1. Patron's name
 - 2. Players Club Number
 - 3. Date
 - 4. Document number (deposit receipt number)
 - 5. Amount of deposit
 - 6. Method of deposit (chips, cash, check, other)
 - 7. Type of deposit (Front Money or Safekeeping)
 - 8. Signature and Team Member number of Cage Representative

MANUAL CUSTOMER DEPOSIT

- 1. In the event of computer system failure, the use of manual Front Money/Safekeeping forms will be in effect and a manual log will be in effect.
- 2. All Manual Customer Deposits shall be entered into the computer system as soon as the system is available.
- 3. The Cage Representative will:
 - a. Obtain the Patron's identification
 - b. Complete the credit application for Front Money/Safekeeping (unless Patron has already completed this step) with the following information:

- i. Name, residence address. (P.O. Box is acceptable for mailing but a physical street address is needed for credit.)
- ii. Home phone number and cell number
- iii. Date of birth (D.O.B.)
- iv. Copy of the Social Security Card or a completed W-9.
- v. Signature on application
- vi. Provide valid ID which consists of :
 - 1. Valid US Driver's License
 - 2. State issued ID cards
 - 3. Military ID cards
 - 4. Government issued Driver's License
 - 5. Passports
- c. Complete a manual, three-part, pre-numbered Front Money/ Safekeeping deposit receipt form. The Front Money/Safekeeping receipt form contains the following information:
 - i. Patron's Name and Players Club account number
 - ii. Date of deposit
 - iii. Amount of deposit (including alpha and numeric)
 - iv. Method of deposit (chips, cash, check or other)
 - v. Patron's signature
 - vi. Signature and Team Member number of Cashier taking the deposit
 - vii. Signature and Team Member number of Supervisor verifying the deposit
- d. The Cage Representative shall do the following:

- i. Obtain the funds from the Patron.
- ii. Count the funds in clear view of Surveillance and request a Cage Supervisor to verify the funds.
- iii. Follow the Anti-Money Laundering Program, Policy #6320.14.01.
- iv. Obtain the signature of the Patron.
- v. Give the original (white) copy of the deposit form to the Patron.
- vi. Place the triplicate (pink) copy of the deposit form in the Patron's front money deposit envelope for signature verification upon withdrawal of funds.
- vii. Place the duplicate copy (yellow) with the Cage Representative's paperwork in the Marker Bank drawer to be used later for balancing purposes and sent to Accounting with the shift's paperwork.
- viii. Complete the Front Money/Safekeeping Deposit Log, which contains the following information:
 1. Patron's name
 2. Players Club Number
 3. Date
 4. Document number (deposit receipt number)
 5. Amount of deposit
 6. Method of deposit (chips, cash, check, other)
 7. Type of deposit (Front Money or Safekeeping)
 8. Signature of Cage Representative

FRONT MONEY/SAFEKEEPING WITHDRAWAL

1. Front Money shall be withdrawn from the cage in the form of a Front Money Withdrawal or from the Pit in the form of a marker. Safekeeping shall only be withdrawn from the cage in the form of a Safekeeping Withdrawal.

2. The Patron will come to the cage and request a withdrawal of his/her funds. The Cage Representative shall:

- a. Request the Patron's identification.
- b. Call the Pit Boss and ensure that the Patron does not have any outstanding markers.
- c. Utilize CTA system and pull up the Patron by name of player's card, input the amount of withdrawal that the Patron has requested, input the dollar amount and the method of payment. A Front Money Withdrawal or Safekeeping withdrawal receipt will print. This form is a three-part, pre-numbered form containing the following information:
 - i. Patrons Name and Players Club account number
 - ii. Date of withdrawal
 - iii. Amount of withdrawal (including alpha and numeric)
 - iv. Method of withdrawal (chips, cash, check or other)
 - v. Patron's signature
 - vi. Signature and Team Member number of Cashier completing the transaction.
 - vii. Signature and Team Member number of Cage Supervisor verifying the transaction.
- d. Obtain the signature of the Patron.
- e. Obtain the funds from the cash drawer using the cash handling procedures in the 'Cashier Manual'.
- f. Follow the Anti-Money Laundering Program, Policy #6320.14.01.
- g. Count the funds in clear view of Surveillance and request a Cage Supervisor to verify the funds during payout.
- h. Give the triplicate (Pink) copy of the withdrawal receipt to the Patron.
- i. Place the duplicate (yellow) copy in the Patron's Front Money envelope.

- j. Place the original (white) copy with the Cage Representative's paperwork, maintained in the Marker Bank drawer, to be used later for balancing purposes and forwarded to Accounting with the shift's paperwork.
- k. Decrease the Patron's front money/safekeeping envelope by the amount of the withdrawal. If the Patron is closing out his/her Front Money/Safekeeping account, the entire zero'ed envelope shall be forwarded to Accounting with the Cage Representative's paperwork.
- l. Log the transaction on the Front Money/Safekeeping log for balancing purposes.

MANUAL FRONT MONEY/SAFEKEEPING WITHDRAWAL

1. In the event of computer system failure, the use of manual Front Money/Safekeeping Manual Withdrawal forms and a manual log will be in effect.
2. All Manual Customer withdrawals shall be entered into the computer system as soon as the system is available.
3. The Patron will come to the cage and request a withdrawal of his/her funds. The Cage Representative shall:
 - a. Request the Patron's Identification.
 - b. Call the Pit Boss and ensure that the Patron does not have any outstanding markers.
 - c. Obtain the Patron's Front Money/Safekeeping envelope to determine the balance of the deposit.
 - d. Complete a manual Front Money/Safekeeping form. The manual Front Money/Safekeeping form is a three-part, pre-numbered form that contains the following information:
 - i. Patrons Name and Players Club account number
 - ii. Date of withdrawal
 - iii. Amount of withdrawal (including alpha and numeric)
 - iv. Method of withdrawal (chips, cash, check or other)

- v. Patron's signature
 - vi. Signature and Team Member number of Cashier completing the transaction.
 - vii. Signature and Team Member number of Cage Supervisor verifying the transaction.
- e. Obtain the signature of the Patron.
 - f. Obtain the funds from the cash drawer using the cash handling procedures in the 'Cashier Manual'.
 - g. Follow the Anti-Money Laundering Program, Policy #6320.14.01.
 - h. Count the funds in clear view of Surveillance and request a Cage Supervisor to verify the funds during payout.
 - i. Give the original copy of the withdrawal receipt to the Patron.
 - j. Retain the triplicate (pink) copy of the deposit form in the Patron's front money deposit envelope for signature verification upon withdrawal of funds.
 - k. Keep the duplicate copy (yellow) with the Cage Representative's paperwork in the Marker Bank drawer to be used later for balancing purposes and sent to Accounting with the shift's paperwork.
 - l. Decrease the Patron's front money/safekeeping envelope by the amount of the withdrawal. If the Patron is closing out his/her Front Money/Safekeeping account, the entire envelope shall be forwarded to Accounting with the Cage Representative's paperwork.
 - m. Log the transaction on the Front Money/Safekeeping log for balancing purposes and the manual log in order for the transaction to be entered into the computer system when it becomes available.

CHECKS AS FRONT MONEY/SAFEKEEPING DEPOSITS

1. Personal checks or business checks are not acceptable for Patron deposit.
2. All cashier's checks and official bank checks shall be used as Front Money when the following has been completed on a Credit/Front Money application and the check has been verified with the bank:

- a. Full Name
 - b. Address (physical address – no P.O. Box number)
 - c. Driver License's number and expiration date
 - d. Social Security number
 - e. Date of birth
 - f. Home Phone Number with area code
 - g. Signature of front money/safekeeping patron
3. The Cage Cashier shall verify the patron's identity with valid photo identification, which consists of:
- a. U.S. drivers license
 - b. State-issued identity card
 - c. Military identity card
 - d. Government-issued drivers license
 - e. Passport
- See the Universal ID Policy, #1400.57.01 for additional information on valid identifications.
4. The Cage Cashier will follow the Anti-Money Laundering Program, Policy #6320.14.01.

CASHIER CHECKS

1. All Cashiers checks must be verified by cage or credit personnel. Once verified, the check shall be treated as cash. Cage Personnel shall follow the Anti-Money Laundering Program, Policy #6320.14.01 and the Negotiable instruments logs.
2. Copies of cashiers checks should be obtained prior to Patron arrival in order to expedite the verification process. This is critical for all weekend arrivals when banks are closed. **If the banks are closed, the check will be considered unverified.**

3. A Cashier's check presented by a known player with a credit line shall be approved by a Credit Authorizer (see Appendix A page 48) for credit play as Front Money only and must be monitored to ensure Patron is using the funds for gaming purposes. Unknown or newly established Patron will not have this option.
4. If a Patron requests a deposit refund on departure and the cashier's check is still in the cage, the Patron must always be required to buy back the **unverified cashier's check (s)**.
5. Patrons wishing to deposit cashier's checks will be required to complete a front money application and provide valid identification (Social Security Card or completed W-9) that will be attached to the application. Cashier's checks will be verified by cage or credit personnel. Once verified good, the check will be treated as cash. (See Front Money Deposit Procedures on pg. 28-30)
6. If the cashiers check has been verified, the check shall be cashed with proper identification. (See Universal ID Policy, #1400.57.01 for additional information on valid identification.)
7. All cashier's checks will be considered unverified until the bank can be contacted. Upon review of the above, a **credit authorizer may approve** all or a portion of the amount for a known Patron to use for gaming purposes.
8. If the Patron requests a deposit refund and there are enough funds on deposit, the deposit must be refunded unless the Cashiers Check has already submitted for deposit.

WIRE TRANSFERS

1. Wire transfer requests from countries outside the United States will not be accepted.
2. Patrons may desire to wire transfer funds for deposit. Once a Patron informs a Cage Cashier or other DCR Team Member that funds will be wired, the Team Member shall contact the Director of Finance's office to ensure timely recording of the transaction. This is critical for Friday receipts.
3. The Accounting Manager, Director of Finance, CFO, or General Manager shall instruct the Patron to call his/her bank and wire the funds to the DCR's deposit account. DCR shall establish a dedicated wire transfer bank account number for the wire transfers. This account number and the routing number will be supplied only to Patrons that desire to complete wire transfers.
4. The Director of Finance or the Accounting Manager shall make the cage aware when the wire transfer has arrived and placed into the casino bank account by completing a "Casino Cage Wire Transfer Receipt Form", pg. 52. The form contains the following information:

To be completed by Accounting Department:

- a. Wire Transfer #
- b. Date
- c. Patron's name
- d. Player's Club number
- e. Numeric Amount
- f. Written Amount
- g. Signature of Director of Finance/Accounting Manager

To be completed by Cage Department:

- a. Type of ID
- b. ID #
- c. Expiration Date
- d. State of Issue
- e. Purpose
- f. Safekeeping/Front Money Voucher #
- g. Cage Supervisor signature
- h. Cage Cashier signature
- i. Marker Bank Cashier signature

5. Funds will not be available to the Patron until the Cage has received **written documentation from Accounting** that the wired funds have been received into the Casino Depository account.

6. The cage or credit department will complete a Front Money application and have all wire transfer paperwork ready when the Patron arrives. On arrival, the Patron will present his/her identification to be copied and placed with the Front Money application, and request

that the Patron sign the application.

7. The cage or credit representative (Cage Supervisor, Cage Shift Manager, and/or Cage/Credit Manager) shall complete any missing information on the "Casino Cage Wire Transfer Receipt Form" (e.g.; Type of ID, ID number, State of Issue and expiration date of ID) and place the wire transfer on deposit as Front Money.

8. The Cage Representative shall follow the Anti-Money Laundering Program, Policy #6320.14.01.

GOVERNMENT CHECKS

Government check cashing must follow the DCR Guarantee Check Cashing Procedures for payroll checks (Policy #1400.40.01).

CASINO CREDIT - EVALUATION GUIDELINE

1. The following information is to be carefully evaluated in order to ensure intelligent credit decisions:
 - a. Balance the Patron owes at other casinos (critical to avoid over extension).
 - b. Current credit history at DCR or Quapaw Casino.
 - c. Payment history at other casinos.
 - d. Amount of credit lines actually used in the past (highest, last action, paid on time, etc.).
 - e. Current employment or business information.
 - f. Current bank information – ratings.
 - g. Other personal knowledge of Patron's ability to pay.
2. It is critical in the decision process to have a complete knowledge of how much the Patron owes other casinos. Over extension normally results in payment problems for all casinos and reduces annual Patron visits. The levels of authority pertaining to casino credit are indicated on Attachment A, pg. 48.

CREDIT AUTHORIZATION

1. Credit must be approved after careful consideration of all the information outlined in this policy. In the event a bank and/or Casino Cage Department states that reports cannot be obtained, credit may be authorized and issued to known Patron at the discretion of the authorizing credit executive. However, there must be a basis for the authorization of credit and the limit, and the factors must be documented. In other words, “I’ve known Joe for a long time and he’s good for it” is not acceptable.
2. All information must be obtained and documented as soon as possible. If the Casino Cage Department’s information is not available and the credit limit exceeds \$20,000, at least one other casino patronized by the Patron must be contacted and the information attached to the card. In all cases, the credit authorizer must know how much is owed at other casinos.
3. It is the responsibility of the Cage Supervisor or above entering the credit approval into CTA system to be certain that all required information has been received. The required information is:
 - a. Name, residence address (P.O. Box is acceptable for mailing but a physical street address is needed for credit.)
 - b. Home phone number and cell number
 - c. Date of birth (D.O.B.)
 - d. Copy of the Social Security Card or a completed W-9
 - e. Business information – name, address and phone number. If patron is self-employed, this information is still required.
 - f. Bank name, account number, and ABA number
 - g. Credit amount requested
 - h. Patron Signature
 - i. Provide valid ID which consists of :
 - i. Valid US Driver’s License
 - ii. State issued ID cards
 - iii. Military ID cards

- iv. Government issued Driver's License
 - v. Passports
 - j. Check copy or deposit slip
 - k. Team Member number authorizing credit, total amount of credit authorized and date of authorization.
 - l. Credit authorizers must complete date, amount authorized and sign the back of the application under "Authorized credit line and comments" every time credit is authorized before credit can be issued unless a verbal authorization is utilized.
4. The actual credit file must be reviewed and signed off on by the authorizer of the credit.

CREDIT LIMIT INCREASES

1. Increases in credit limits require the same authorization level as outlined on Attachment A (pg. 48) in this manual. The information required to make these decisions is the same as for initial credit lines. These decisions require special attention. Patrons normally only plan the potential loss of the initial limit.

INTERNATIONAL CREDIT

No international credit shall be issued to patrons who are not citizens of the United States unless authorized by the General Manager.

COMPUTERIZED CREDIT HISTORY CARDS

1. All required credit information will be maintained in the CTA system. Approvals pertaining to credit limits are entered into the system by the Cage/Credit Department via authenticated password.
2. There is a manual process for all credit data when the computer system is down and when the system resumes operation, the manual information shall be put into the computer. Procedures for this process are included on page 18-21 of this manual.

CREDIT RELATING TO UNKNOWN PATRONS

1. If the Patron is not known to the Casino Cage Department and host staff and there is not a record at Central Credit, the Patron must be requested to match any credit requested with a deposit.
2. Implementation of this policy must be based on favorable banking and credit history.
3. Credit lines must be kept to a minimum and disposition must be checked on departure.
4. Credit must not exceed \$1,000 if the Patron is not known until rated play has been established.
5. If it comes to the attention of pit personnel that markers have not been used for gaming, a Cage Shift manager or the Casino Cage/Credit Manager must be contacted immediately to put a hold on the Patron's credit line.

CREDIT EXTENSIONS TO PATRONS WITH OUTSTANDING BALANCES

Credit will not be issued to a patron if there is an outstanding balance that is over forty five (45) days. Any exceptions to this policy must be approved by the General Manager.

EARLY CLEAR CHECKS

1. Considering a check clear must only be done with patrons who have established an excellent payment history.
2. A credit authorizer must approve the transaction. The proper level of authority is determined by adding the amount of the check and credit lines. The purpose of this approval level is to treat the amount of the check as additional credit for authorization purposes.
3. Checks will automatically be cleared in the system after the 7th business day.
4. NOTE: If DCR can verify that a check has cleared with the bank, the check is considered cleared and not held against a patron's line for credit extension purposes. The Casino Cage Department team member verifying the check and the date and time of the verification is documented in the patron's computer and manual records.
5. An "early clear" form must be completed by Cage Supervisor and signed by a authorized credit approver within their authorized limits (see Appendix A page 48). Verbal approval may be given and the form may be signed by the authorizer at a later time.

UPDATING PATRON INFORMATION

1. The following minimum procedures apply when a patron has not been in the casino for six months or more:
 - a. Limits from \$10,000 to \$19,999 – An updated in-transit report from Central Credit.
 - b. Limits from \$20,000 to \$49,999 – Updated Central Credit report.
 - c. Limits of \$50,000 or more – Updated Central Credit report and an additional bank check must also be completed by the next banking day.
2. Whenever possible, all verification processing must be performed prior to patron arrival.
3. When a patron's application information needs to be updated, a Credit Update form is completed to document the process.

REQUEST FROM PATRON THAT CREDIT LINE IS TAKEN AWAY

1. If a patron requests that his/her credit line be taken to zero and credit is no longer desired, the patron must do so in writing and this information shall be placed in the patron's credit file.
2. Once this information has been placed in the credit file, the patron must wait six months before he/she can re-establish the credit line.

COMPLIANCE MONITORING

1. All Team Members who authorize credit must be familiar with this Policy and must assist in monitoring procedures.
2. The Cage/Credit Manager is responsible for monitoring compliance with this Policy. Any unresolved exceptions to this policy will be reported to the Credit Committee at least monthly.
3. Each authorizer and Casino Host is responsible for obtaining all necessary information in a timely manner.
4. The Income Audit department shall at least quarterly, review supporting documentation to ensure compliance with credit limits and credit issuance procedures. Income Audit and

Compliance will follow the “Quarterly Credit Compliance Review”.

AUDITS

1. Account balances are confirmed on a random basis by the Income Audit department at least quarterly.
2. At least quarterly, the Income Audit department shall randomly reconcile outstanding balances of both active and inactive accounts on the accounts receivable listing to the individual credit records and physical instruments.
3. At least five days per month, the Income Audit department shall reconcile partial payments to the total payments recorded by the cage for the day and are numerically accounted for.

COLLECTION ASSISTANCE

1. Credit authorizers shall be required to assist the Cage/Credit Manager in obtaining payment on problem accounts. This assistance shall include contacting patrons for collections.
2. In an effort to control costs, credit cards must not be waived upon check-in. Exceptions to this policy must be approved by the Director of Finance or General Manager.
3. A Collection Committee and the Cage/Credit Manager will be created to review all accounts with balances over sixty days or identified as problems. Meetings will be conducted as needed, but at least quarterly, by the Cage/Credit Manager.
4. When outstanding credit instruments are transferred to a collection agency, or other collection representatives, a copy of the credit instrument and a receipt from the collections representative shall be obtained and maintained until such a time as the credit instrument is returned or payment is received.
5. All collection account balances and records shall be routinely confirmed on a random basis by the accounting department or internal audit department at least quarterly.
6. Payments for outstanding credit shall be received through the Financial Accounting department by an Accounts Receivable Clerk, and logged on a receipt log containing the following:
 - a. Patrons name and Account number
 - b. Amount of Payment

- c. Type of Payment
 - d. Date Payment Received
 - e. Total Payments Received
7. The mail in payments and a copy of the receipt log shall be forwarded to Accounts Receivable in Financial Accounting for payment against the outstanding credit.
8. The total amount of payments received shall be reconciled in Financial Accounting on a random basis with the total mail in receipts recorded on the Main Bank Summary at least three days a month.
9. The Income Audit department shall at least quarterly examine credit records to determine that appropriate collections efforts are being made and payments are being properly recorded. Income Audit and Compliance will follow the "Quarterly Credit Compliance Review".

SETTLEMENTS

1. After all collection efforts have been exhausted or special conditions exist, the Cage/Credit Manager shall request the approval of the Credit Committee to request approval of the Downstream Development Authority to authorize to settle for a lesser amount. The consideration of settlement offers include the following reasons:
- a. The settlement is the only cost effective way to induce partial payment.
 - b. The settlement is the result of a dispute with the patron regarding the existence of the debt.
 - c. The settlement is required to retain the patron's future business.
 - d. The settlement is required to obtain the Patron's business and obtain timely payment. In this situation, the percentage discount must be minimized and be competitive in the industry. At this time, discounts are not needed to be competitive in this market and are not allowed.
2. The settlement document must be on a form approved by the Credit Committee and the Downstream Development Authority signed by all parties involved in the settlement, including the patron. Every attempt must be made to get the patron's signature prior to the acceptance of the settlement.

WRITE OFF PROCEDURES

1. After all collection efforts have been exhausted, the decision is made to write off a credit account.
2. A legal document is completed and signed by all Credit Committee members and the patron. At least two of the management officials on the Credit Committee who are from departments independent from the credit transaction, including the Cage and the Pit, must sign the write-off authorization. A list of marker numbers and amounts shall be included in the write-off document along with a grand total amount.
3. The signed document is taken to the Cage/Credit Manager and the markers are pulled from the marker envelopes.
4. The Markers are flagged in the computer system as written off and taken out of the cage inventory. A copy of the write off paperwork is sent to Accounting with the shifts paperwork.
5. The Original Write off document and the Markers are sealed in a tamper resistant bag and given to the Director of Finance, who will retain them in a locked file for safekeeping.
6. Any write-offs in excess of \$50,000 will require written approval from DDA and the General Manager.

CONFIDENTIALITY OF CREDIT INFORMATION

1. As we assume our roles as Casino Credit Authorizers, understanding the specific procedures of the work you are about to perform and understanding why these procedures are used is essential.
2. This manual has been developed specifically to help you increase your overall knowledge of the work that is being performed by others in DCR's Casino Cage Department and the procedures you are expected to perform.
3. While this manual provides you with a guideline in the procedures of your job, it can never point out strongly enough the importance of the nature of the job, which is CONFIDENTIALITY.
4. The first rule in such dealings is to always be courteous. Courtesy is the manner with which you deal with a Patron. It is important, but caution in the way you handle the confidential material is vital.
5. This disclosure of information from Patron to gaming establishment and the subsequent exchange of this information is a very sensitive matter. The establishment's opinion relative to

any credit risk must be expressed only by those who are responsible for the administration of the credit function.

6. It is the responsibility of each credit authorizer to protect the confidentiality of credit information and to ensure that only those entitled have access to credit records.

7. Those persons who are responsible for the daily administration of the credit function must actively strive to maintain a high degree of integrity as well as a sense of fair play and cooperation.

ATTACHMENT A

Downstream Casino Resort
Credit Authority Matrix
For a 542.15 b 5
7-day Authorization Limit

\$10,000 - \$100,000

General Manager

\$5,000.01 - \$9,999.99

Requires Cage/Credit Manager, Director of Finance and one of the following:

Director of Marketing
Table Games Manager
Director of Slots

\$1,000.01 - \$5,000.00

Requires Cage/Credit Manager and one of the following:

Director of Finance
Director of Marketing
Director of Slots
Table Games Manager

\$0 - \$1,000.00

Cage/Credit Manager

*All Team Members must complete a Credit Awareness and Problem Gaming Awareness training in order to be authorized to approve any credit lines.

CENTRAL CREDIT

The International Gaming Information & Services Company

Central Credit has been gathering and distributing gaming credit information for the international gaming industry since 1956 when a need was discovered for the exchange of this information between casinos for their mutual protection. Now, with a fast, accurate, and highly-secure computer system, Central Credit can increase a company's profitability within seconds. Although it was first intended for derogatory items, it has grown over the years and now includes many other pieces of information, and is governed by Gaming Industry's Code of Ethics and the Fair Credit Reporting Act. Central Credit is the world leader in the storage and retrieval of credit and check cashing information, including more than three million patrons and 90,000 companies.

CCI serves Nevada, New Jersey, Riverboats, Indian Reservations and numerous casinos in Puerto Rico, the Bahamas, England, France, Monaco, Australia, and Africa; and is constantly expanding. In addition to casino information, Central Credit also receives information from various law enforcement agencies, traveler cheque companies and other sources.

CCI has several systems to accommodate the gaming industries needs:

Gaming Credit Reports – Comprised of information previously recorded from other casinos and gaming establishments, including:

- Date of Application
- Limit Requested or Granted
- Last Action
- Highest Action
- Bank Ratings
- Last Inquiry (Date and Type)
- Outstanding Balances
- Derogatory Items
- Paid Items
- Customer Status

After a patron has been established through CCI, DCR has access to the complete gaming record and shall enter or request information at any time.

CENTRAL CREDIT INQUIRIES

Intransit: Information on patron credit limit and if the patron is clear or has outstanding balances.

Short Rundown: Information on credit limit, outstanding balances, high action and lowest action and dates in which the funds were taken out.

Complete Rundown: Information on credit limit, outstanding balances, high action, lowest action and dates taken out, and banking information (name of bank, account number, date account opened, bank rating and date it was rated).

Perferred Information: Patrons with a limit of \$50,000. The comments will say “preferred” meaning that money outstanding and “preferred clear” if they have no money outstanding.

Sample Gaming Report

B476
CAGECASH

Central Credit, LLC
Gaming Report
01 048 947 227
Full
Notify Terminal:

Page 1
07/27/2005 1:01:19 PM

CCID: 01 048 947 227

Name: *CASH, JOHN* 06/22/1931 @ *RIGHT CITY, MS*

Resume: First Est: 08/07/2005 By B417

No. of Clubs: 3

Flags: O CB

Last Est: 04/13/2009 By B476

Last Updated: 07/27/2009 10:54a by B476

Gaming

B476	IMPERIAL PALACE			#1989
	EST	04/13/2006	5,000.00 LT	CLR 05/19/2009
	INQ	07/27/2008		
	RUND	07/26/2008		
B417	CASINO MAGIC - BILOXI			#1549363
	EST	08/07/2005	5,000.00 LT	HI 01/03/2005 13,500.00
	TTO	12/31/2005	13,500.00	LA 07/18/2008 1,000.00
	INQ	05/19/2009		CUR 07/18/2009 1,000.00
	INT	05/19/2009		BAL 07/26/2009 1,000.00
B470	NEW PALACE CASINO			#1042133
	EST	06/25/2008		H&L 04/15/2009 5,000.00
	INQ	06/28/2008		CUR 04/15/2009 5,000.00
				BAL 05/19/2009 5,000.00

Club Bank Reports

External Bank Reports

CITIZENS BANK AND TRUST OF W.

By: NCC/B476 on 07/27/2009

6011670

AVG= HIGH 4 01

OPENED= 08/01/00 CSA

CUR= MED 4

TYPE= PER

PER 8/00 SATIS SK GD ABA OK

CITIZENS BANK AND TRUST OF W.

By: NCC/B476 on 07/14/2009

6011670

AVG= MOD 4 01

OPENED= 08/01/00 CSA

CUR= MOD 4

TYPE= PER

PER 8/00 SATIS ABA OK SK NO GD 2500 GD



CASINO CAGE WIRE TRANSFER RECEIPT FORM

To Be Completed by Accounting Department

Wire Transfer #: _____ Date _____

Patron's Name: _____ Players Club # _____

Numeric Amount: _____

Written Amount: _____

The above patron has wired funds from his/her bank to the Downstream Casino and Resort's bank account and the funds are ready to be placed on Front Money for the patron.

Signature - Director of Finance/Accounting Manager: _____

To Be Completed by Cage Department

Type of ID: _____ ID # _____ Exp.Date _____ State of Issue _____

PURPOSE:

Safekeeping/Front Money—Voucher # _____

Cage Supervisor: _____

Front Window Cashier: _____

Marker Bank Cashier: _____



EARLY CLEAR FORM

DATE

TIME

PATRON NAME

PLAYERS CARD NUMBER

MARKER/CHECK NUMBER	AMOUNT	AUTHORIZED BY	ENTERED BY

COMMENTS

Sample of Credit Application

DOWNSTREAM CASINO RESORT		CASINO CREDIT APPLICATION	
69300 East Nee Road, Quapaw, OK 74363		Toll Free: 1-888-DWNSTRM (396-7876) Website: downstreamcasino.com	
CUSTOMER INFORMATION			
Name _____		Date of Birth _____	
First	Middle	Last	
Address _____		Social Security Number _____	
City/Province _____		State/Country _____	Zip Code _____
Residence Phone (____) _____		E-Mail Address _____	Sex <input type="checkbox"/> M <input type="checkbox"/> F
Alternate Address _____			
City/Province _____		State/Country _____	Zip Code _____
Direct all Correspondence to <input type="checkbox"/> Home <input type="checkbox"/> Business <input type="checkbox"/> Alternate			
DL # _____		State _____	Expiration Date _____
Credit Amount Requested \$ _____		Anticipated Arrival Date _____	
EMPLOYMENT HISTORY			
Name of Firm _____		Street Address _____	
City/Province _____		State/Country _____	Zip Code _____
Position with Firm _____		Business Phone (____) _____	
Type of Business _____		Number of Years _____	
BANK ACCOUNT INFORMATION (Checking Accounts Only)			
(1) Primary Bank Name _____		ABA Number _____	
Branch/Street Address _____			
City/Province _____		State/Country _____	Zip Code _____ <input type="checkbox"/> Business <input type="checkbox"/> Personal
Personal Account # _____		Business Account # _____	Deposit Checks to _____
Bank Contact, if any _____		Phone Number (____) _____	
(2) Secondary Bank Name _____		ABA Number _____	
Branch/Street Address _____			
City/Province _____		State/Country _____	Zip Code _____ <input type="checkbox"/> Business <input type="checkbox"/> Personal
Personal Account # _____		Business Account # _____	Deposit Checks to _____
Bank Contact, if any _____		Phone Number (____) _____	
PLEASE READ AND SIGN BELOW			
My signature below is an authorization for Downstream Development Authority of the Quapaw Tribe of Oklahoma (O-Gah-Pah) d/b/a Downstream Casino Resort to obtain and verify credit and employment information from any source including information pertaining to my personal and business accounts in accordance with applicable laws. I will not hold any financial institutions or current or former employers responsible for any information released. I have accepted the terms and conditions outlined on the back of this page.			
Guest Signature _____		Print Name _____	Date _____
Casino Employee _____		Badge # _____	Date _____



Sample of back of Credit Application –



DOWNSTREAM

CASINO RESORT

Thank you for your patronage. By signing the credit request, you have agreed as follows:

You give the Downstream Casino Resort and its representative's permission to obtain and verify credit information from any source, to obtain your credit and employment history, and to exchange information with others about your credit and account experiences with the Downstream Casino Resort. You agree not to hold any of these entities responsible or liable for the information released. You agree that the Downstream Casino Resort will retain this application whether or not it approves the credit line.

Before drawing on your line of credit, if granted, you agree to sign credit instruments (i.e. checks) in the amount of the draw. You authorize the Downstream Casino Resort to complete any of the following missing items on these credit instruments: (1) the name of a payee, (2) any missing amounts up to the amount of the total draws, (3) a date, (4) the name, account number, and/or address and branch of any banks and financial institutions, and (5) any electronic encoding of the above items. This information can be for any account from which you now have or may in the future have the right to withdraw funds, regardless of whether that account now exists and whether you provided the information on the account to the Downstream Casino Resort.

You acknowledge that irrespective of any currency exchange laws in the country in which you reside, you have the ability and intent to legally repay any advance of money by the Downstream Casino Resort. You also acknowledge that an independent agent collecting front money deposits or payments on the debt is your agent and not an agent for the Downstream Casino Resort or any of its affiliates.

You fully, irrevocably, and voluntarily consent to the civil and where applicable, the criminal jurisdiction of the Ouapaw Tribe of Oklahoma (O Gah-Pah) (the "Tribe" or "Tribal"), including but not limited to the jurisdiction of the Tribal Courts, the Tribal Gaming Agency, and the Tribal Gaming Commission, with respect to the interpretation and enforcement of this agreement, and your obligations under this agreement. You agree that the courts of the Tribe shall have exclusive jurisdiction over any and all claims and disputes arising hereunder, and that the parties hereto shall litigate any and all disputes hereunder, including but not limited to those involving the credit line, the debt, or the payee, exclusively in the courts of the Tribe. You consent and agree to be bound by any order or judgment of such Tribal court, and you hereby waive any and all objections to jurisdiction and venue in the Tribal courts.

You agree that this agreement shall be governed exclusively by federal law, as applicable, and by the laws of the Tribe, without regard to choice of law principles, and by other applicable laws relating to the regulation of Class II, Class III, and other gaming, including but not limited to the Tribal Gaming Ordinance. You further acknowledge and agree that this agreement has been awarded/granted by a governmental subdivision of the Tribe, and that it is to be performed solely within the Indian country jurisdiction of the Tribe.

In addition to any amounts authorized by law, you will pay interest at the rate of 18% per annum from the date of execution of the credit instruments and all costs of collection, including attorney fees and court costs.

Warning: For the purpose of applicable law, a credit instrument is identical to a personal check and may be deposited in or presented to a bank or other financial institution on which the credit instrument is drawn. Willfully drawing or passing a credit instrument with the intent to defraud, including knowing that there are insufficient funds in the account upon which it may be drawn, is a crime under federal and Tribal law which may result in criminal prosecution in addition to civil proceedings to collect the outstanding debt.

DOWNSTREAM CASINO RESORT ENDORSES RESPONSIBLE GAMING. We will cancel or reduce your credit line upon your request. If you or anyone you know may have a problem gaming responsibly, please call 1-800-522-4700.

Guest Signature _____ Print Name _____ Date _____

Casino Employee _____ Badge # _____ Date _____

APPROVAL BLOCK: Requested Amount _____		
Approver _____	Date _____	Amount _____
Approver _____	Date _____	Amount _____
Approver _____	Date _____	Amount _____
Approver _____	Date _____	Amount _____

Sample of Credit Update Form used to increase permanent limits, document temporary increases, change address, phone numbers and banking information.

DOWNSTREAM
CASINO RESORT
CREDIT UPDATE FORM –

(CHANGE TO CREDIT LINE INFORMATION)

DATE _____ TIME _____ (AM-PM)
LAST NAME _____ FIRST _____ M.INIT. _____ CUST # _____
REQUEST PERMANENT LIMIT CHANGED FROM: \$ _____ TO: \$ _____
REQUEST TTO (THIS TRIP ONLY) ORIGINAL CREDIT LINE: \$ _____
AMOUNT WITH TTO REQUEST: \$ _____ (TTO CANNOT EXCEED 25% OF
ORIGINAL CREDIT LINE UNLESS APPROVED BY GENERAL MANAGER)
CUSTOMER SIGNATURE _____
CREDIT AUTHORIZER SIGNATURE AND # _____ DATE _____

ADDRESS CHANGE (PERMANENT)

STREET _____ CITY _____ STATE _____ ZIP _____ AREA CODE & PH # () _____
CUSTOMER SIGNATURE _____

NAME CHANGE

LAST NAME _____ FIRST _____ M.INIT. _____
CUSTOMER SIGNATURE _____

CIRCLE ACCOUNTS CLOSED

1 2 3 4

ADD NEW BANK

BANK NAME _____ CITY _____ STATE _____ ACCT# _____ ABA # _____
CUSTOMER SIGNATURE _____
CASHIERS NAME & # _____ DATE _____



Open Here



NO POSTAGE
NECESSARY
IF MAILED
IN THE
UNITED STATES

BUSINESS REPLY MAIL
FIRST-CLASS MAIL

POSTAGE WILL BE PAID BY ADDRESSEE



ATTN: CREDIT DEPARTMENT
69300 EAST NEE ROAD
QUAPAW, OK 74363



Credit Application

Sample of Request for Banking Information – front side



69300 EAST NEE ROAD
QUAPAW, OK

FROM: _____
NAME OF DEPOSITOR

ADDRESS CITY, STATE, ZIP

TO: _____
NAME OF BANK BRANCH

ADDRESS

CITY STATE ZIP

SUBJECT: CHECK CASHING PRIVILEGES, PLEASE SEE OTHER SIDE

SP 20448

Sample of Request for Banking Information – back side

Gentlemen: Date _____ Limit Increase Req _____

I am requesting check cashing privileges with Downstream Casino Resort/Quapaw, Oklahoma.
Therefore, you are authorized to furnish the following information. For your convenience, a
Self-addressed return envelope is enclosed.

Respectfully Submitted _____
Signature

BANK USE ONLY

BANK USE ONLY

BANK USE ONLY

ACCOUNT NUMBER

SATISFACTORY UNSATISFACTORY	AVERAGE BALANCE:					
	L1	\$1 TO 3	M1	\$3 TO 7	H1	\$7 TO 9
	L2	\$10 TO 30	M2	\$30 TO 70	H2	\$70 TO 90
	L3	\$100 TO 300	M3	\$300 TO 700	H3	\$700 TO 900
	L4	\$1000 TO 4000	M4	\$3000 TO 7000	H4	\$7000 TO 9000
	L5	\$10,000 TO 30,000	M5	\$30,000 TO 70,000	H5	\$70,000 TO 90,000
TYPE OF CHECKING ONLY (CIRCLE APPROPRIATE ANSWER) JOINT SPECIAL REG. BUSINESS		DATE OPEN _____ BANK SIGNATURE _____				

Sample of Safekeeping and Front Money Deposit/Withdrawal Manual form when system is down.

DOWNSTREAM CASINO RESORT		FRONT MONEY SAFEKEEPING	
<input type="checkbox"/> WITHDRAWAL		<input type="checkbox"/> DEPOSIT	
DATE:	SHIFT: D S G	LOCATION	
PATRON NAME			
ACCOUNT NUMBER		MMN	
TYPE OF REFUND	AMOUNT		
CASH			
CASINO CHEQUE			
TOTAL DEPOSIT			
TOTAL WITHDRAWAL			
Written Amount			
Patron Signature:			
Cashier Signature:		Lic #	
Chip Bank Signature:		Lic #	
Supervisor Signature:		Lic #	

White: Patron Yellow: Window Pink: Chip Bank #


6003

SP 20080

Sample of Manual Marker Payment receipt when system is down.

DOWNSTREAM

CASINO RESORT



Payment Receipt

BATCH NO. **1250**

DATE	WINDOW NO.	SHIFT
GUEST'S NAME		ACCOUNT NO.

DOCUMENT #	AMOUNT
COUNTER CHECKS REDEEMED	
(CAGE ONLY) COUNTER CHECK ISSUED ON PARTIAL PAYMENT	P/P DOC # ()
NET AMOUNT OF REDEMPTION ➤	

CASHIER	EMP. NO.	METHOD OF PAYMENT
MAIN BANKER	EMP. NO.	CHECK (CAGE ONLY)
CAGE SUPERVISOR	EMP. NO.	CHIPS
		CASH

WHITE-CASHIER
CANARY-PAYMENT
PINK-MAIN BANK


SP20585

[illegible]

[illegible]

[illegible]

Sample of a Manual Marker issue and payment log per customer to be used when the computer system is down. **Markers issues will only be completed in the cage if the system is down.**



MANUAL MARKER CUSTOMER TRANSACTION LOG

NAME:	ACCOUNT #	DATE:
--------------	------------------	--------------

CREDIT INFORMATION	AMOUNT USED	<	>	TOTAL AVAILABLE
-------------------------------	------------------------	-------------	-------------	------------------------

TYPE OF TRANSACTION	TIME	AMOUNT	DOC #	REDUCTION TO CREDIT LINE	ADDITION TO CREDIT LINE	BALANCE	CASHIER INITIALS AND #
				< >			

Statement Request Form

Please return form to:
Downstream Casino Resort
Attention Income Audit
69300 East Nee Road
Quapaw, OK 74363



Win/Loss or Tax Information Request Form

Name _____ <small>Last Name</small>	/	_____ <small>First Name</small>	Players Club Card # _____
Social Security Number _____	Date of Birth _____	_____ / _____ / _____ <small>Month Day Year</small>	
Mailing Address _____ <small>Street Address or P.O. Box</small>	_____ / _____ <small>Apartment Number</small>	City _____	State _____ Zip _____
Telephone _____	E-mail if applicable _____		

Please provide me with a statement of my activity for the tax year: _____

The following document(s): (Please Check): ☐ Win/Loss Statement ☐ W2G ☐ 1099 Gaming ☐ Marker Statement

I hereby certify that the information and statements contained herein are true and correct. I hereby authorize Downstream Development Authority DBA Downstream Casino Resort to provide me with the above checked statement(s). By signing below, I agree to release Downstream Development Authority DBA Downstream Casino Resort, its officers, directors, employees, and agents from and against any loss, cost, expense (including attorney's fees and costs), damages, liability or claims of any kind. I agree to indemnify Downstream Development Authority DBA Downstream Casino Resort from and against any and all suits, causes of action, liabilities, costs, losses, damages, and attorney's fees and costs which I or my spouse, administrators, executors, agents, assignees or any third party may have arising out of or relating to this request.

In witness thereof, I have executed this request at _____, _____
City State
on this _____ day of _____, 20____.

Guest's Authorized Signature

If this form is not presented in person, the signature must be Notarized.

SUBSCRIBED AND SWORN TO before me this _____ day of _____, 20____.

Notary Public

DO NOT WRITE BELOW THIS LINE. FOR DOWNSTREAM CASINO USE ONLY.

Identification Type	Insert Verification	Verifier's Signature
Social Security		
Photo Identification		
Other Identification		
Notarized		

Example of Marker

DOWNSTREAM CASINO RESORT	
marker	
Payment stub	
Issuance stub	

APRIL Test
1234 Test Drive
Test City, MI 49008

No: 7000000
Player ID: 49366
Issued: 07/16/20
Location: Main Ba
Issued By: IGT SYS

Pay to Order Of: _____

Twenty and No/100

Dollars

TEST BANK

United States

FOR VALUE RECEIVED, I REPRESENT THAT
ON DEPOSIT IN SAID BANK SUBJECT TO T
HEREBY ASSIGNED TO PAYEE, AND I GU
EXCHANGE AND COSTS IN COLLECTION

X

APRIL Test

0123456789

987654

Document #: 70000002

Ref #:

Date: _____

Shift: Grave

Location _____

Issued: 07/16/2009 15:00

Accounting Date: 14 Jul 2009

Location: Main Bank

Issued By: IGT SYSTEMS

Player ID: 49366

APRIL Test

1234 Test Drive

Test City, MI 49008

Payment Slip



0070000002

☐

Cash

☐

Chips

☐

Check

☐

Depos

☐

\$20.00

Document #: 70000002

Ref #:

Shift: Grave

Issued: 07/16/2009 15:00

Accounting Date: 14 Jul 2009

Location: Main Bank

Issued By: IGT SYSTEMS

Player ID: 49366

Supervisor/Banker: _____

Dealer/Cashier: _____

APRIL Test

Issue Slip

Title: “Resort Guide” Talent: Barry Switzer Production Co.: Videoworkers/RKM Written by: K. Martindale (RKM)		Television Client: Downstream Casino Resort Length: 15 min. Date: April 11, 2010 Version: 1
Shot	Scene	Narration/Music/SFX
1	Introduction	<u>Barry:</u> Hi, I’m Barry Switzer and welcome to the Downstream Casino Resort. Whether your visit is business or pleasure we’re extremely glad you’re here, and without a doubt the service you’ll receive from our wonderful staff will exhibit that attitude throughout your entire stay.
2		You know I like success...had some in my day! Mine happened to come into fruition when I was the Head Coach of the Oklahoma Sooners--won three National Championships--and then in Dallas where I had the honor of leading the Cowboys to a Super Bowl Championship.
3		Beat the Steelers 27-17. At the time it drew the 2 nd largest TV audience in history--95 million people watched! Can you imagine that?
4		Well, this isn’t the history channel...you’re watching a preview of things to come, coming attractions—just for you! And I’m privileged to guide you through (this beautiful property).
5		Since opening in July of 2008, guests have enjoyed the gaming, luxurious hotel, restaurants, pool, and golf course. Let’s take a look at each individually because we want you to take ‘em all in.
6	Table games	<u>Narrator:</u> Thank you Mr. Switzer, oh...there’s Barry at one of our blackjack tables...once a coach, always a coach. While we’re here,
7		with 4 pits anchoring the expansive casino floor, there are 40 33 gaming tables to choose from, and 8 different table games including...
8		<i>Ultimate Texas Hold ‘Em</i> with blinds, flops, the turn, the river - it’s a head-to-head with the dealer game that beats other hold ‘em games hands down.
9		<i>Emperor’s Challenge Pai Gow Poker</i> . Again, it’s beat the dealer, but with 7 cards to make up two hands of 5 and 2 cards each. More options to win.
10		<i>Three Card Poker</i> —place your bet before the cards are dealt, but <i>Three Card</i> gives you the option to place a second, “Pair Plus” wager. Then you can bet again, and then you can win 40-to-1, and then....oh, let’s just say <i>Three Card Poker</i> can get interesting.
11		As can, <i>Crazy 4 Poker</i> ...suffice it to say it’s not only accurately

		named, but it's easy to learn, similar to <i>Three Card</i> , and, by the way, has an even higher payout.
12		(NOTE: <i>Card Craps & High Limit Room?</i>)
13		And finally <i>Blackjack</i> . Being one of the most popular games in any casino, <i>Blackjack</i> and <i>Double Deck Blackjack</i> are taken to another level of enjoyment here at Downstream Casino. Take the time to stroll past and pick a table that's tailored to your style of play...2 deck, shoe, a variety of table minimums, if you like 1 st base, 3 rd base, a full house or one-on-one you're sure to feel...well, not at home, but let's say, ready to play. There's no Vegas rush, and our dealers are always willing to suggest "the smart play", when asked. And if Barry's around, you probably won't need to.
14		<u>Barry:</u> Ha ha. That covers table games, all of which I've won at--- maybe on a few I've lost more than I won, but still the same. Let's move to those wonderful, fun-filled machines called slots...why are they called slots ? Electronic Gaming Devices also
15	Slots	<u>Narrator:</u> Electronic Gaming Devices That I'll have get back to you on Mr. Switzer, but no matter what they're called, they're fun and this casino has you covered.
16		With over 2-thousand machines you can play your favorites, or discover new ones (nearly everywhere you look).
17		Plug 'em with a penny or all the way up to 25-dollars.
18		We have such a variety, from reel slots , to video slots , video poker, and progressive slots that can grow beyond your imagination. machines
19		(NOTE: <i>High Limit?</i>)
20		And to answer Barry's question—the name may have to do with the slots you put your money into??? And, the same "slots" you take your winnings out of. Just a guess though Barry.
21		<u>Barry:</u> That's another "haha moment". Does anyone know who this lady talking is??? (looking off camera) I could have done her part.
22		<u>Narrator:</u> I'm sure you could have coach, but it looks like you're a little preoccupied with dinner at Red Oak...and who's that across the table? Could it be...???
23	Poker Room	Well, the mystery guest will be revealed. But right now, let's see who could be across the poker table from you in our spacious, unmatched-for-comfort Poker room.
24		If you want action, in a 14 table, non-smoking environment with tableside food and beverage service, then Downstream

		“calls” your bet, and raises the comfort level as you enjoy <i>Limit</i> and <i>No Limit Texas Hold ‘Em, Seven Card Stud, and Omaha</i> .
25		Tournaments seven days a week as well as “sit ‘n go” events. In our Poker Room, play the way your game’s meant to be played—in comfort!
26		<u>Barry:</u> Now, listen up...I sound like a coach don’t I. Well, when there was a special point I wanted to make to my teams that’s what I said, “Listen up.” And here’s a <u>point</u> I want to make—get the points! How? Before you sit down at a table or slot machine--- before you eat anything, before you order a drink, make your way to the Q Club, and become a Q Club member—it doesn’t cost a thing!
27		<u>Narrator:</u> And what do you get as a Q club member? When you play your favorite game you earn points which build towards discounts or comps at our hotel, Eagle Creek golf Club, and the Heckaton gift shop. Q Club points can be redeemed for tickets to one of our upcoming shows, and even in one of the 5 Downstream restaurants.
28		You can also enjoy exclusive member promotions each month as well as receive invitations to special member-only events.
29		<u>Barry:</u> So take it from a guy who knew how to score some points—I’ve got my Q Club card, do yourself a favor and get one too.
30	Restaurants	Now, let me ask you something. Have you ever seen a football team eat? It’s scary. And I can tell ya, to keep ‘em happy you gotta feed ‘em great food, plenty of it, with a wide variety, and it’s gotta be available 24/7...they’d love it here!
31	-Wa-Na-Bee-Dea	<u>Narrator:</u> Oh wouldn’t they, and they might start with the <i>Wa-Na-Bee-Dea</i> snack bar located just off the casino floor. In the language of the Quapaw people “Wa-Na-Bee-Dea” means, “Come Eat”. So ‘come eat’ burgers, hotdogs sandwiches, pizza and pastries any time, because it never closes.
32	-Buffalo Grille	And just off the hotel lobby is the stylish Buffalo Grille. Sit, relax, and be served from a menu that includes breakfast, lunch and dinner. Look for the specials all week like all you can eat pancakes on Wednesday mornings, and an endless pasta bowl on Friday evenings.
33	-Spring River Buffet	If you’d prefer a buffet...you’re in for a treat at our Spring River Buffet that features a staggering variety of oriental, Mexican, Italian and Southern cuisines with fresh fruits, salads, baked breads and desserts to die for. How does crab legs, t-bones, bar-b-que and prime rib sound? Maybe not all at once, but stay awhile and enjoy the endless

		array of tastes and flavors awaiting at the Spring River buffet.
34	Bars	<p><u>Barry:</u> Now before we finish off our tour of Downstream’s wonderful restaurants let’s kick back a bit, enjoy an adult beverage, and take in some live music.</p> <p>Oh, by the way, the name of this place is...(he points to “Legends Sports Bar”). All are welcome, no cover, great live music and (<i>whispering as a picture of Barry is revealed hanging on the wall</i>) you just don’t know who you might run into. (alt.: you just might get lucky and bump into a legend.)</p>
35		<p><u>Narrator:</u> And Mr. Legend, don’t forget it’s a great place to watch all the big games on this gigantic flat panel projection screen...or on one of over a dozen other screens throughout <i>Legends Sports Bar</i>.</p>
36	-Devil’s Promenade	<p>Huh?...isn’t that Uwe von Schaumann with coach? Looks like they’re rehashing von Schaumann’s famous game winning field goal versus Ohio State.</p> <p>No better place to do it than at the center bar...the centerpiece of the casino floor known as “Devil’s Promenade”. A great place to hang with friends, enjoy your cocktail of choice while overlooking the entire casino floor. The Devil’s Promenade just has a great <i>feel</i> to it!</p>
37	-Red Oak	<p><u>Barry:</u> Ok, now it’s finally time to tell you about what might be my favorite place in the entire resort.</p> <p>I’ve eaten at some of the best restaurants in the country...New York, LA, Chicago, San Francisco, but I gotta tell ya, you won’t find a finer one between Kansas City and Dallas than the <i>Red Oak Steakhouse</i> right here at the Downstream Casino Resort.</p>
38		<p><u>Narrator:</u> Here’s an idea...with your winnings, treat yourself to dinner one evening at the Red Oak—that way, you’ll enjoy your good luck/fortune twice.</p>
39		Because in an exquisitely appointed décor of rich woods and exotic leathers you can feast upon dry-aged prime steaks or exotic game entrees or the freshest seafood--all complimented by an extensive list of wines from around the world.
40		Ahh, I do believe that is British Open Champion John Daly dining with Barry...coach, you’re living large at the Red Oak.
41		<p><u>Barry:</u> Somebody’s gotta do it. And thanks to the good folks at Downstream, John Daly and I have teamed up to help promote this beautiful resort.</p>

		You might think that's because we're both semi-famous, sports icons, but in actuality, Downstream hired us based on our acting ability and love of the arts—here's an example (alt. here's what I mean).
42		<i>(roll :60 sec. TV spot-- "Texting II")</i>
43		<i>(NOTE: in case we want to show other spot(s) have Barry do alternate intros.)</i>
44	Eagle Creek	I wouldn't quit my day job—if I had one—but do I handle the casino, restaurants and hotel, and not surprisingly, Big John represents Eagle Creek Golf Club—the resort's 18 hole championship golf course.
45		<u>Narrator:</u> Cutting thru the foothills of the Ozarks, this par 72 beauty with bermuda fairways and bent grass greens is manicured and always in great shape. At a little over 66-hundred yards from the back tees, Eagle Creek will challenge the low handicapper. Yet from the member tees, the resort player won't be overwhelmed with its difficulty...just its beauty. With water in play on 11 holes and mature trees lining each fairway Eagle Creek Golf Club is well worth a round or two during your stay.
46	Hotel & Pool	<u>Barry:</u> Here's a bit of Downstream Casino Resort trivia. Did you know that the Hotel and casino are in Oklahoma, the parking lot is in Kansas, and the golf course is in Missouri? That's right. Also, I understand we tried to get Arkansas to move their border North to make it a quad, but I guess Missouri wanted too many draft picks. But to me it's a perfect location--I have roots in all 4 states. Born and raised in Arkansas and I played football at the university of Arkansas— Coached for 22 years in Oklahoma— and I have a special place in my heart for the “Jayhawk” and “Show Me” states because in my 10 years as head coach of the Sooners my combined record against Kansas, Kansas State and Missouri was 29 and 1—so you could say I'm very fond of all 4 states. How the heck did K-State beat us in 1970?
47		<u>Narrator:</u> Maybe look at the game film again Coach! <u>Barry:</u> Aww it's you again...hey, I just might. <u>Narrator:</u> We need to move on to the tour of the hotel now.
48		<u>Barry:</u> Yeah, yeah...but ya know, it's kinda confusing to me that if they're watching this they're more than likely already in a guest

		<p>room of the very same Downstream hotel we're getting' ready to show them, which is where I am???</p> <p><i>(Looks at TV in room with a live feed of him playing on it.)</i></p> <p>In fact there I am...doin' this! <i>(looks beyond camera to crew)</i></p> <p>Is this right?</p>
49		<p><u>Narrator:</u></p> <p>Come on Barry, it's not rocket science, or the Wishbone offense. But it is, quite simply, the most beautifully appointed hotel in the tri-state area.</p>
50		<p>Even from the interstate, the hotel's 12-story tower beckons your arrival with a kaleidoscope of colors. It's our way of saying "Welcome to Downstream!"</p>
51		<p>We believe your first impression should be visual, and your second...personal—a smile, a greeting, and every door opened by our very special valet staff who, along with every other Downstream employee, appreciates the fact that you are here.</p>
52		<p>And as you enter the travertine marbled hotel lobby it's apparent that style and sophistication, with Native American influences, await you in each of the 222 luxurious guestrooms and suites.</p>
53		<p>It may take a day or so to absorb the detail, but take the time, for instance, to marvel at the historic photographs, painstakingly reproduced, that adorn each and every hallway and room.</p>
54	Banquet and meeting rooms	<p>The Downstream hotel property also includes 6 meeting and banquet rooms ranging in size from 900 square feet, to our spacious, 9-thousand square foot pavilion adjacent to the outdoor pool.</p> <p>So make your next celebration or business meeting experience one to remember in one of these fully staffed and catered venues.</p>
55		<p>Also, take advantage of our fully-equipped exercise room...accessed by your room key 24 hours a day.</p>
56		<p>And don't forget to stop by our gift shop where you'll find some things you might need, as well as some quality items you may just want. (Such as golf apparel, Downstream logoed shirts, ball caps, some beautiful Native American blankets, as well as exquisite pottery fashioned after the pottery the Quapaw Tribe is historically known for (renown).</p>
57		<p>Finally, find your way to our huge, Caribbean-style pool—complete with hot tub, cabanas and an open-air bar where you can enjoy a leisurely afternoon-- pampered by a full staff standing by to serve.</p>
58		<p>There's Coacher with Uwe again—soakin' up some rays and signin' autographs...you get the feeling Barry likes the place?</p>
59	Quapaw	<p><u>Barry:</u></p>

	History/Conclusion	I certainly do. But ya know, my love for this resort isn't just because of the quality, service, and amenities it offers—but through my association with the Quapaw Tribal Council I've gained a tremendous amount of respect for what this resort represents, and what it means not only to the Quapaw Nation, but all citizens of Northeast Oklahoma.
60		And that respect began when I asked the question, "What does 'Downstream' mean...where did that come from?"
61		It was explained to me that as various tribes migrated Northward, up the Mississippi River, the Quapaws remained in the south and became known as the O-Gah-Pah...which means "The Downstream People".
62		And what further endeared me to the Quapaws, and gained my respect was that to this day the blight of the Tar Creek Superfund site has stunted the economic development of this region. But in the midst of that, the Quapaw Nation took it upon themselves to build the Downstream Casino Resort which represents a significant opportunity for the economic growth of the region for all people.
63		And so, being the "Bootleggers Boy", I know a little bit about hardship, and I'd like to think I know a little bit about overcoming the odds...and I guess that's why we teamed up, and why it's been a very special privilege for me to introduce you to this wonderful "Downstream Casino Resort". Enjoy your stay!