



SPORTSBOOK HOUSE RULES

FireKeepers Casino Hotel

September 3, 2025

General Wagering Rules

1. Overview

The FireKeepers Casino Hotel Sportsbook House Rules apply to the markets offered and bets placed with FireKeepers Casino Hotel's Sportsbook at its retail location within FireKeepers Casino Hotel, as well as FireKeepers Sportsbook Website and Mobile Betting Apps (collectively "FireKeepers Sportsbook" or "Sportsbook"). FireKeepers does not accept wagers on any unposted events or odds.

2. Odds and Prices

All odds and prices are subject to change without prior notice. Posted odds will be updated automatically on every market listed within Firekeepers' Sportsbook.

3. Record Keeping

Firekeepers will maintain a comprehensive record of all point spreads, odds, final scores, and related betting proposition statistics to protect both the customer and the Sportsbook in the event of mechanical or human error.

4. House Rules Updates

FireKeepers Casino Hotel management reserves the right to amend the Sportsbook House Rules at any time, which may be subject to regulatory approval of the Nottawaseppi Huron Band of the Potawatomi Gaming Commission ("NHBP GC") and/or the Michigan Gaming Control Board (MGCB). Any such revision will be binding and effective immediately. Firekeepers Sportsbook will provide the revised Sportsbook House Rules to guests through updates to the Sportsbook House Rules displayed in Dacey's Sportsbook lounge and posted on FireKeepers Casino Hotel's website or mobile applications. Any wagers accepted after the rule changes shall be governed by the Sports-book House Rules at the time of the wager. The General Rules apply to all bets with FireKeepers Sportsbook unless stated otherwise in the Specific Sports Rules. If there is any inconsistency between the Specific Sports Rules and the General Rules, the Specific Sports Rules shall prevail. General Rules will apply to any category of bets or markets not referred to in the Specific Sports Rules (i.e., special bets).

5. Accuracy

Guests should verify that all information on Sportsbook wagering wagers, whether in person at the Sportsbook or through the online site, is accurate before completing the wager. The Sportsbook is not responsible for errors or omissions made on any wagering ticket. Guest placing wagers online or through a mobile device should confirm selections before placing their wager. The Sportsbook is not responsible for errors or omissions made on an online or mobile wager once placed by the guest.

6. Prohibited Participants

The following persons are prohibited from placing wagers or collecting winnings wagers:

- a. Any person who is under the age of 21;
- b. Any person who, at the time he/she placed a wager, is on the "exclusion list" maintained by the NHBP GC or the list of excluded persons maintained by the MGCB;
- c. Any person who, at the time he/she placed a wager, has elected to self-exclude himself/herself from gambling at/with FireKeepers Casino Hotel or who has placed himself/herself on the Responsible Gaming Database maintained by the Michigan Gaming Control Board;

- d. Any person who places a wager or collects winnings as an agent or proxy of another person;
- e. Any person who is a “Prohibited Sportsbook Participant” as defined by the NHBPGC or MGCB. Some examples are: No collegiate or professional athlete, referee, official, coach, manager, handler or athletic trainer or employee or contractor of a team or athletic organization can wager on events that they are directly or indirectly involved in;
- f. Any person who is an appointee to, or an employee of, either the NHBP Gaming Commission or the Michigan Gaming Control Board;
- g. Any person employed by FireKeepers Casino Hotel who is prohibited from placing a sports betting wager under regulations adopted by of the NHBPGC or the MGCB , or pursuant to FireKeepers Casino Team Member Handbook or department policy. Any wager placed by a prohibited person in violation of these restrictions will be cancelled and such individual’s wagering account will be suspended or closed.

Available Bet Types

FireKeepers offers the following types of wagers:

*** Point Spread**

A point spread is simply a bet on the margin of victory. The perceived stronger team (the favorite) must win by a certain number of points/runs/goals to cash your bet. The perceived weaker team (the underdog) can lose by fewer than that same amount of points, or just win the game.

*** Over-Under/Totals**

A wager on the Total or the Over/Under of a game is a wager on the number of points, runs, goals or a wide range of team or player statistics in a game. The sportsbook will set a line, and the bet will be on whether the total will be Over or Under the line.

*** Single Bet**

A Single Bet is a wager placed on a single selection in an event. The wager is placed on one outcome, and if that outcome wins, the bettor receives the payout.

Example:

- Sport: NBA
- Event: Los Angeles Lakers vs. Boston Celtics
- Bet Type: Single Bet
- Wager: \$100
- Bet: Lakers to win the game at +150 odds
- Outcome: If the Lakers win, the bettor will receive \$150 in profit (plus the \$100 wager returned). Total payout = \$250.

*** Parlay Bet**

A Parlay Bet allows you to combine multiple individual bets into a single wager. All selections must win for the bet to be successful. If one selection loses, the entire parlay loses. The potential payout for parlays is higher than individual bets due to the increased risk.

A variation of a parlay is a Single Game Parlay (SGP is a parlay where all selections are from the same event. Please Note: if a leg within any SGP parlay is canceled due to a push or injury, the entire wager will be cancelled, and the stake will be refunded.

Example:

- **Sport:** NFL
- **Event:** Green Bay Packers vs. Chicago Bears & New York Giants vs. Dallas Cowboys
- **Bet Type:** Parlay Bet
- **Wager:** \$50
- **Bet:**
 - Packers to win at -120 odds
 - Cowboys to win at +130 odds

Odds Calculation: The combined odds for the parlay will be calculated by multiplying the odds of the individual bets.

- Packers (-120) = 1.83 decimal odds
- Cowboys (+130) = 2.30 decimal odds
- Parlay odds = $1.83 \times 2.30 = 4.21$

Potential Payout: If both bets win, the total payout will be $\$50 \times 4.21 = \210.50 (including the initial \$50 wager).

* Teaser Bets

This wager can encompass a variety of individual wagering options. Teaser bets which include a push are governed by the same rules as parlay bets. The exception is in the case of two-team teasers. If one of the games results in a betting tie, there is "no action," regardless of the result of the other selection.

* Futures Wagers/Season Long Wagers

Teams must play all scheduled games in their respective regular season for all over/under season wins/points wagers to be considered "action," unless the outcome is already guaranteed. For example, if Team A is scheduled to play 12 regular season games and one game is canceled due to any circumstance, all Team A season-long wagers become "no action." But, if a team's Season Wins market is set at Over 9.5, and they reach 10 wins with games still left in the season, the outcome is already mathematically determined. Any subsequent cancellations should not impact settlement.

Wagering Deadlines

Wagering options, other than in-play/live markets, will be available until the official start time of the event. Minimum and maximum wager amounts will be determined by Firekeepers, including on a wager-by-wager basis.

Changes to Wagers

If Firekeepers is compelled to modify any previously placed wager (e.g., odds or proposition), the customer will be notified immediately using the contact information on the customer account. If a change in venue or time occurs from the originally scheduled venue or time, the bet will be considered "no action," and wagers will be fully refunded, unless otherwise specified.

Push or No Action Bets

Straight bets that result in a "push" or are deemed "no action" will be refunded, unless the selection is part of a parlay or teaser bet, in which case parlay and teaser rules will apply.

Disputed Contests

Firekeepers does not recognize suspended games, protests, overturned decisions, or any other situation involving a subsequently disputed contest for wagering purposes.

Settlement of Winning Bets

When a customer places a winning wager in person at the FireKeepers Sportsbook, the ticket can be redeemed either via a Sportsbook Representative or at the Main Casino Cage. If the wager was made online, the bet will stand and Firekeepers will automatically credit the customer's account with the amount won on the wager at the time of settlement. The customer will be able to withdraw the funds through any of the methods available on Firekeepers' online platform.

1. **Abandoned Events**

In the case of an abandoned event, all bets that have been decided prior to the abandonment and could not possibly be changed regardless of future events will be settled according to the decided outcome.

2. **Obvious Errors**

Firekeepers reserves the right to correct any obvious errors or cancel any wager offered or placed in obvious error. "Obvious error" is defined as a human or technical error that results in Firekeepers offering wagers at terms, prices, or odds that are materially different from the general market or clearly incorrect given the chance of the event happening at the time the wager was accepted. Examples of obvious errors include, but are not limited to:

- Wagers accepted after betting has closed, after the event started, or after the event was resolved;
- Wagers placed after the start of an event, or on a market not displaying or reflecting in-play status;
- Event offerings containing incorrect participants;
- Odds or prices offered that are significantly different than those generally available in the wagering marketplace for a given event or occurrence;
- Customers placing same or similar wagers, or a clear and obvious error made by a customer;
- Wagers on unapproved sporting events or teams;
- Wagers placed during technical problems that would otherwise have prevented the wager from being accepted;
- Situations where there has been a significant development in the event prior to placement or purported placement at a point in time where a customer could have an indication of the outcome; or,
- Any situation deemed an "obvious error" at the discretion of FireKeepers Sportsbook management.

Cancellation Policy

1. Guests should verify that all information on Sportsbook wagering tickets is accurate before leaving the Sportsbook window or self-service betting terminal. The Sportsbook is not responsible for errors or omissions made on a Sportsbook wagering ticket once the guest has left the Sportsbook ticket window or self-service betting terminal. Guests placing wagers online or through a mobile device should confirm selections before placing their wager. The Sportsbook is

not responsible for errors or omissions made on an online or mobile wager once placed by the guest.

2. FireKeepers Sportsbook makes every effort to ensure that no errors are made in odds, prices offered, or bets accepted. FireKeepers reserves the right to correct any obvious or human errors and to cancel any bets placed where such errors have occurred. Obvious errors include, but are not limited to those listed above. In such cases, FireKeepers Sportsbook reserves the right to either:
 - Settle winning bets at the “correct price” as reasonably determined by the Sportsbook; or,
 - Cancel any bet placed where such errors have occurred
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3. FireKeepers Sportsbook makes every effort to ensure that events are removed from the offering in a timely manner. If past-posting of an event occurs, the Sportsbook will cancel any bets made after the outcome of the event is known.

Funding of Wagers

1. Guests may fund wagers at FireKeepers Casino Hotel via the following methods:
 - At Dacey’s Sportsbook ticket window: cash, Sportsbook vouchers, or validated Sportsbook wagering tickets of value.
 - At self-service betting terminals: cash, Sportsbook vouchers, or validated Sportsbook wagering tickets of value.
 - Online or mobile accounts: as described in the mobile application.
2. No winning wager will be paid without the guest copy of the wagering ticket, except for lost, stolen, or unreadable tickets, which will be honored as described below.
3. The Sportsbook is not responsible for lost, stolen, altered, or unreadable tickets. In such cases, payment will be made to the rightful owner as soon as possible, as determined solely by FireKeepers.
4. Winning Sportsbook wagering tickets expire one (1) year from the date of the last event subject to the wager. All ticket times are Eastern Time.
5. Winning tickets may be paid in cash, by check, or through other methods approved by regulatory authorities.
6. Winnings are subject to IRS reporting and withholding requirements, if applicable.
7. Any wager found to have been placed by a prohibited person under these House Rules will not be honored.

Cancellation of Wagers

Firekeepers reserves the right to cancel any wager under the following conditions, provided that one or more of these conditions are met prior to the determination of the event's outcome:

- The wager was placed by a Prohibited Participant or an individual located outside the State of Michigan.
- The wager constitutes an Obvious Error, as defined in these House Rules.

- The wager is identified as indicating Suspicious Wagering Activity, as defined in the Michigan Lawful Internet Sports Betting Act, its Rules and FireKeepers Internal Controls.
- A wager or result has been affected, directly or indirectly, by illegal activity.

General Betting Terms

1. Moneyline (ML)

A Moneyline bet is a wager on which team or competitor will win an event. The odds are presented as either a positive (+) or negative (-) number:

- **Negative Odds (-):** Indicate the favorite.
- **Positive Odds (+):** Indicate the underdog.

Example:

- **NBA:** Los Angeles Lakers -150 (favorite), Boston Celtics +130 (underdog).

2. Point Spread (PS)

A Point Spread bet involves wagering on the margin of victory in a game. The favorite is assigned a negative (-) point spread, while the underdog is assigned a positive (+) point spread.

Example:

- **NFL:** New England Patriots -7 (favorite) vs. Miami Dolphins +7 (underdog).

In this scenario, the Patriots must win by more than 7 points for the bet to be successful. Conversely, if the Dolphins lose by fewer than 7 points or win the game, a bet on the Dolphins would be successful.

3. Over/Under (O/U)

An Over/Under bet is a wager on the combined total score of both teams in a game. The bettor wagers on whether the total score will go over or under a specified number.

Example:

- **MLB:** Over/Under 9.5 total runs in a game between the New York Yankees and Boston Red Sox.

If the total score is 10 or more, the "Over" bet wins. If the total score is 9 or less, the "Under" bet wins.

4. Futures Bet

A Futures bet is placed on an event that will be decided in the future, such as a championship or tournament. These bets can be placed at any point before the event concludes.

Example:

- **NBA:** Bet on the Los Angeles Lakers to win the NBA Championship at +500 odds.

5. Proposition (Prop) Bet

Proposition bets are wagers placed on specific events within a game, such as individual player performance, team performance, or events outside the general outcome.

Example:

- **UFC:** Bet on Conor McGregor to land over 5.5 significant strikes in a fight.

Bet Acceptance

1. Bet Confirmation

Once a wager is placed, the bettor will receive confirmation that the bet has been accepted. This confirmation typically includes a confirmation number or a betting slip, or notification that bet placement was successful online.

2. Bet Cancellation

Once accepted, bets cannot be canceled or changed, except under special circumstances as outlined in these House Rules.

3. Betting Limits

Betting limits, including minimum and maximum wagers, vary by event and league. These limits are determined by the Sportsbook and may be adjusted at their discretion.

Results and Settlement

1. Official Result

For the purposes of bet settlement, the official result as determined by the relevant governing body at the time of the official ceremony or presentation is final. This includes, but is not limited to:

- Motorsports: Podium positions in events such as NASCAR and Formula 1.
- Athletics: Medal ceremonies and official rankings.
- Team Sports: Official final scores and standings in leagues L, NBA, NHL, and international football (soccer) competitions.
- Tennis: Official match outcomes as declared by the governing body.
- Other Sports: Official results as declared by the respective governing bodies.

Subsequent changes to results, such as disqualifications or appeals, will not affect the settlement of wagers. This principle applies universally across all sports and betting markets unless explicitly stated otherwise in the specific sport's rules

2. Postponed or Canceled Events

If an event is postponed or canceled and rescheduled within 48 hours, bets will generally stand. However, if an event is not rescheduled within this time frame, bets will be cancelled, and the wager refunded.

3. Void Bets

Bets may be voided only in the event of system or platform malfunctions or upon written approval of the Michigan Gaming Control Board. In Bettors will receive a refund of their original wager in such cases.

4. Disqualification or Withdrawal

If a competitor is disqualified or withdraws from an event after the bet is placed, the bet will be cancelled and the wager refunded.

Sports Settlement Rules

Football

1. **Full Game and Second Half Wagers:** For wagering purposes, full game and second half wagers, including totals, are official after 55 minutes of play.
2. **Overtime Inclusion:** When wagering on game totals (over/under) and second half wagers, overtime periods are included in the final score.
3. **Highest Scoring Quarter:** For the highest scoring quarter wagers, overtime scores do not count toward fourth-quarter scoring.
4. **Future Wagers:** Future wagers are considered "action" once a winner is officially declared, regardless of event or team relocation, cancellations, season length, etc., unless otherwise specified.
5. **Game Postponement and Rescheduling:** All games must be played on the scheduled date or on a rescheduled date not exceeding 48 hours from the original date and time, unless special circumstances arise, in which case the league may, at its sole discretion, permit an extension beyond the 48-hour limit.
6. **College Football Regular Season Wins:** For college football regular season win wagers, bowl games and conference championship games are not used toward teams' season win totals—regular season games only.
7. **Venue Change:** Any change in the venue location for the event will result in previously placed bets being cancelled.
8. **Event Timing:** Events must be played within 48 hours of the originally posted date and time for wagers to remain valid. If the event takes place more than 48 hours past the originally posted date and time, all bets are cancelled.

Basketball

1. **Official Game Time:**
 - a. For NBA and WNBA games, at least 43 minutes of game time must be completed.
 - b. For NCA, international, and other basketball leagues, at least 35 minutes of game time must be completed.
2. **Game Postponement and Rescheduling:** All games must be played on the scheduled date or on a rescheduled date not exceeding 48 hours from the original date and time, unless special circumstances arise, in which case the league may, at its sole discretion, permit an extension beyond the 48-hour limit.
3. **Overtime Inclusion:** When wagering on totals and halftime markets, overtime periods are included in the final score.
4. **Fourth Quarter Wagers:** Any wager on the fourth quarter does not include any overtime that may occur.

5. **Future Wagers:** Future wagers are considered "action" once a winner is officially declared, regardless of event or team relocation, cancellations, season length, etc., unless otherwise specified.
6. **Venue Change:** Any change in the venue location for the event will result in previously placed bets being cancelled.
7. **Event Timing:** Events must be played within 48 hours of the originally posted date and time for wagers to remain valid. If the event takes place more than 48 hours past the originally posted date and time, all bets are cancelled.

Hockey

1. **Official Game Time:** For wagering purposes, the game is official after 55 minutes of play.
2. **Game Postponement and Rescheduling:** All games must be played on the scheduled date or on a rescheduled date not exceeding 48 hours from the original date and time, unless special circumstances arise, in which case the league may, at its sole discretion, permit an extension beyond the 48-hour limit.
3. **Specific Period Bets:** For specific period bets, the specific period must be played in its entirety for bets to be considered "action." Otherwise, all bets on that period are considered cancelled.
4. **Overtime Goals:** Goals in overtime or the shootout do not count toward wagers on the third period.
5. **Last Team to Score:** In the event of a shootout, the winning team is
6. considered the last team to score.
7. **Shootout Scoring:** In the event of a shootout, the winner is awarded one goal, which is considered in the determination of the winner and the loser and counted toward the game total, regardless of the number of goals scored in the shootout. This also applies to correct score and odd/even propositions.
8. **Venue Change:** Any change in the venue location for the event will result in previously placed bets being cancelled.
9. **Event Timing:** Events must be played within 48 hours of the originally posted date and time for wagers to remain valid. If the event takes place more than 48 hours past the originally posted date and time, all bets are cancelled.

Baseball

1. **Team vs. Team:** Wagers are accepted regardless of the starting pitcher; action is taken once the first pitch is thrown.
2. **Pitcher-Specific Bets:** Bets on a specified pitcher are cancelled if that pitcher doesn't start.
3. **First Inning Bets:** Valid only if the first inning is fully completed.
4. **Total and Run Line Bets:** Valid if 9 full innings are completed, or 8½ if the home team is winning.
5. **First 5 Innings Bets:** Valid if 5 full innings are completed; listed pitchers must start.
6. **Game Official:** After 5 innings or 4½ if the home team is winning.

7. **Game Postponement and Rescheduling:** All games must be played on the scheduled date or on a rescheduled date not exceeding 48 hours from the original date and time, unless special circumstances arise, in which case the league may, at its sole discretion, permit an extension beyond the 48-hour limit.
8. **Venue Change:** Bets are cancelled if the event location changes.
9. **Event Timing:** Events must be played within 48 hours of the originally posted date and time for wagers to remain valid. If the event takes place more than 48 hours past the originally posted date and time, all bets are cancelled.

Soccer

1. **Full Match:** Wagers are valid only if the full 90 minutes plus stoppage time are completed.
2. **Extra Time/Penalties:** Not counted in total score for betting purposes.
3. **3-Way Bets:** Include draw as a separate option; if the match ends in a draw, draw bets win, and others lose.
4. **Venue Change:** Bets are cancelled if the event location changes.
5. **Game Postponement and Rescheduling:** All games must be played on the scheduled date or on a rescheduled date not exceeding 48 hours from the original date and time, unless special circumstances arise, in which case the league may, at its sole discretion, permit an extension beyond the 48-hour limit.
6. **Event Timing:** Events must be played within 48 hours of the originally posted date and time for wagers to remain valid. If the event takes place more than 48 hours past the originally posted date and time, all bets are cancelled.

Boxing / MMA

1. **Match Start:** Bets are valid once the opening bell sounds, regardless of scheduled length.
2. **Round Completion:** A round is considered complete when the bell signals its end.
3. **Draws:** If a draw is offered as a betting option, it wins; otherwise, all bets are refunded.
4. **Knockouts:** Include knockouts, technical knockouts, and disqualifications.
5. **Venue Change:** Bets are cancelled if the event location changes.
6. **Postponement and Rescheduling:** All games must be played on the scheduled date or on a rescheduled date not exceeding 48 hours from the original date and time, unless special circumstances arise, in which case the league may, at its sole discretion, permit an extension beyond the 48-hour limit.
7. **Event Timing:** Events must be played within 48 hours of the originally posted date and time for wagers to remain valid. If the event takes place more than 48 hours past the originally posted date and time, all bets are cancelled.

Golf

1. **Tournament Completion:** Must be completed within 8 days of the scheduled start date to be valid.

2. **Rounds Played:** At least 54 holes must be completed for PGA/LPGA events.
3. **Matchups:** Both golfers must tee off for the bet to have action.
4. **Withdrawals/Disqualifications:** If one golfer withdraws or is disqualified, the other wins the matchup.
5. **Playoffs:** The winner of the playoff wins the matchup; others tie.
6. **Postponement and Rescheduling:** All games must be played on the scheduled date or on a rescheduled date not exceeding 48 hours from the original date and time, unless special circumstances arise, in which case the league may, at its sole discretion, permit an extension beyond the 48-hour limit.
7. **Event Timing:** Events must be played within 48 hours of the originally posted date and time for wagers to remain valid. If the event takes place more than 48 hours past the originally posted date and time, all bets are cancelled.

Motor Sports

1. **Driver Participation:** The driver must start the race for the bet to have action.
2. **Matchup Bets:** All drivers in the matchup must start the race; the official finish order determines the winner.
3. **Official Results:** The official podium placings published by the governing authority are used for settlement.
4. **Schedule Changes:** Races must occur within one week of the scheduled date for bets to stand.
5. **Postponement and Rescheduling:** All games must be played on the scheduled date or on a rescheduled date not exceeding 48 hours from the original date and time, unless special circumstances arise, in which case the league may, at its sole discretion, permit an extension beyond the 48-hour limit.
6. **Event Timing:** Events must be played within 48 hours of the originally posted date and time for wagers to remain valid. If the event takes place more than 48 hours past the originally posted date and time, all bets are cancelled.

Tennis

1. **Moneyline Wagers**
A moneyline wager shall be considered valid ("action") only if at least one full set is completed. If the match is not completed, all moneyline wagers will be cancelled, except where the outcome has already been determined.
2. **Match Completion**
A match must be completed within seven (7) days of its originally scheduled start date for all wagers to remain valid. If the match is not completed within this timeframe, all bets will be cancelled.
3. **Player Participation**
All players listed in a head-to-head matchup must start the match for the wager to be valid. If any listed player does not start, the wager will be cancelled.

4. **Advancement or Victory**

If a player withdraws, retires, or is disqualified, and the opposing player advances to the next round or wins the tournament, the opposing player shall be deemed the winner for settlement purposes. At least one set must be completed for the bet to be valid.

5. **Set Betting**

If a match is not completed due to a player retirement or disqualification, all set betting wagers will be cancelled and refunded. This includes wagers on specific set scores (e.g., Player A to win 2–1).

6. **Handicap and Total Games Betting**

If a match is not completed due to a player retirement or disqualification, all handicap and total games wagers will be cancelled, regardless of the match score at the time of interruption.

7. **Proposition Bets**

If a match is not completed due to a player retirement or disqualification, all proposition bets will be cancelled, except for those that pertain to events that have already occurred, such as "Will there be a tie-break in the match?" provided the tie-break has been played.

8. **Future Bets**

All future bets shall stand regardless of whether the player competes, provided the event is completed and a winner is officially declared. No refunds will be issued for future bets unless otherwise specified.

For further information and questions regarding these House Rules, please contact Our Customer Service team by emailing support@fkonline.com or using live chat. You may also speak directly to a Sportsbook employee on premises at FireKeepers Casino Hotel.