Run the Bank

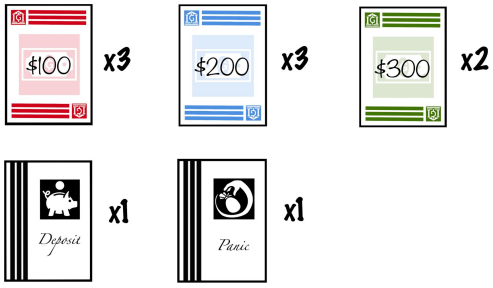
Ages: 8+
Players: 3-6

Objective:

Be the player with the most money stashed in your vault by the end of the game!

Game Setup:

1) Deal each player three $100, three $200, two $300, one "Deposit", and one "Panic". These cards are held in each players hand.



2) Sort out all 38 bank interest cards into piles of $50, $100, $150, $200, and $250. Place these piles face up on the table.

3) Make a pile of "Rumor" cards depending on the number of players.

3-players: 1 "Bank Run" card + 3 other randomly chosen Rumor cards.
4-players: 1 "Bank Run" card + 4 other randomly chosen Rumor cards.
5-players: 1 "Bank Run" card + 5 other randomly chosen Rumor cards.
6-players: 1 "Bank Run" card + 6 other randomly chosen Rumor cards.

Shuffle the pile of Rumor cards and place face down on the table.

Game Play:

Step 1:
All players (at the same time) choose either the "Panic" or "Deposit" card and place it face down in front of them. Each player also places a currency card from their hand face down in front of them.

When deposit is selected the currency card played goes into the player's bank. Your bank is a personal stack of cards kept face up in front of the player.
The advantage to depositing is that you have opportunity to earn interest on the cards in your bank.

When panic is selected the currency card played goes into the player's vault. Your vault is a personal stack of cards kept face down in front of the player. (The player's bank & player's vault two stacks kept Side-by-side.
The advantage to placing currency in your vault is that the money is safe from bank runs. Money in your vault, however, does not earn interest.

Step 2:
All players reveal their chosen cards at the same time.
Players that chose to deposit now place their currency card face up in their bank stack.
Players that chose to panic place their currency card face down in their vault stack.

Step 3:
Those that played "Panic" now decide if they want to transfer any currency cards from their bank into their vault. They may transfer as many cards as they desire from their bank into their vault, but once cards are in the vault they can not be placed back into the bank.

Step 4:
For every panic card played, flip one rumor card over.
Automatically stop flipping through rumor cards if a "Bank Run" card is flipped over, otherwise follow the instructions only on the last rumor card flipped for that round. (See "Card Details" section for detailed information on each rumor card)

Back of the "Rumor" Cards looks like this

This is what the "Bank Run" Card Look Like

Step 5:
If a "Bank Run" card is flipped: All currency cards in each player's bank gets discarded into a central discard pile. All cards in the Rumor deck now get re-shuffled.

If a Bank Run does not occur then each player adds-up the amount of currency in their bank, and then draws interest cards based on their current bank balance. Players collect 50% of their bank balance in interest cards.
All interest cards earned go directly into the player's vault.

Interest cards are identified by their coins falling into hand watermark

Back of the "Interest" Cards looks like this

Step 6:
Return the played action card (deposit/panic) to your hand.
Repeat steps 1 to 5 until there are no more currency cards left in each player's hand. When players run out of currency cards the game is over (There are 8 rounds).

The game can also end earlier if there are no more interest cards to draw. In this scenario, all players count the interest they would have earned on that round towards their final score.

When the game ends players add all of the currency currently in their bank to their vault. Players then add up all of the currency and interest in their vaults. The player with the highest vault balance wins!

*For a longer game, play multiple rounds, keeping a running score after each round. First player to $10,000 wins!

Card Details:

Currency cards come in values of $100, $200, and $300.
Currency cards can be played into a player's bank or vault

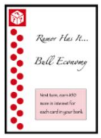
Each player will have a deposit card throughout the game. Choosing to play deposit will add currency to the bank, where it can earn interest.

Each player will have a panic card throughout the game. Choosing to play panic will add your money to your vault. You may also choose to add all, some, or none of your currency in your bank to your vault. Rumors cards are draw equal to the total number of panic cards played that round.

Bank interest cards are earned at the end of each round and placed face down in your vault. You earn interest equal to half of the total amount of currency in your bank. Interest cards never go into the bank pile. For example, if you have $400 dollars in currency in your bank at the end of the round, you will earn $200 dollars in interest that goes straight to the vault.

There is always one "Bank Run" card in the rumor pile. If bank run is revealed from the rumor pile, all players with currency cards in their banks must discard all of their currency. The rumor pile is then reshuffled and placed face down on the table again.

If a "No Rumors" card is the last card revealed from the rumors pile at the end of a round, then no special action is taken.



The round after "Bull Economy" is the last card revealed from the rumor pile, all players will earn $50 dollars more in interest for each card in their bank.

The round after "Bear Economy" is the last card revealed from the rumor pile, all players will earn $50 dollars less in interest for each card in their bank.

The round after "Neighborhood Alarm" is the last card revealed from the rumor pile, one extra card is drawn from the rumor pile. If all players choose to panic on the next round, then each player must discard their currency card they played for that round.

The round after "Community Unification" is the last card revealed from the rumor pile, apply one of these effects depending on how many panic cards were played. If one or fewer panic cards are played, then no rumor cards are drawn. If more than one panic cards are played, cards are drawn from the rumor pile until "Bank Run" is revealed.

The round after "Community Fallout" is the last card revealed from the rumor pile, apply one of these effects depending on how many deposit cards were played. If one or fewer deposit cards are played, then players who played panic immediately receive interest equal to half of the currency card they played. If more than one deposit cards are played, players who played panic must discard their played currency card.

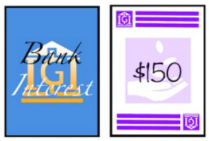
When "Fiscal Deliverance" is the last card flipped over from the rumor pile, then all players who played panic may move one currency card from their vault to their bank (this happens before drawing interest).

Contents:

Currency Cards

$100 x18
$200 x18
$300 x12

Interest Cards



$50 x10
$100 x11
$150 x11
$200 x3
$250 x3

Rumor Cards

No Rumor x3
Bank Run x1
Neighborhood Alarm x1
Community Unification x1
Community Fallout x1
Fiscal Deliverance x1
Bull Economy x1
Bear Economy x1

Deposit/Panic Cards

Deposit x6
Panic x6

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