



STRATEGY GUIDE

*Read a shifting river. Win only the bids that matter.
Spend tempo like a miser, and outbid like a baron
on the one structure that completes your engine.*

2-4 PLAYERS

30-60 MINUTES

AGES **10+**

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What Things Are Worth

This guide assumes you know the rules. It won't re-teach the turn structure — it teaches how to *win*: how to read what materials are worth at your table, when to commit to your species, and how to spend tempo so the river hands you bargains instead of bills.

River Bankers has no price tags. Open the box and you will not find a single number that tells you what a card is "worth." A pile of logs drifting at the head of the river is nearly free; the same pile two auctions later, washed downstream, costs more than double. A clay seep nobody else needs is a steal; the one structure three players all want is a knife-fight. **Value here is never printed — it is set, in the moment, by where a card sits and by how badly the animals around the table want it.**

That is the whole game, and it is the lever every strong play pulls. You are not buying materials at a fixed shop. You are reading a market that moves every turn, deciding what *you* are willing to make things cost, and — just as often — quietly letting a rival overpay for something you were happy to let go.

THE THREE WAYS VALUE MOVES

LEVER	HOW VALUE SHIFTS	WHAT IT MEANS FOR YOU
Position — the shifting market	A card's per-item price is its slot. Headwaters is 1 🐟/item; the river climbs 2 → 3 → 4 → 5 🐟 as a card drifts downstream. Every auction that leaves icons uncovered pushes the card one slot deeper and one fish dearer.	The same material gets steadily more expensive the longer it sits. Buy upstream when it's cheap — or let a card you don't need ripen into someone else's overpriced problem.
The auction — contested value	Bids are sealed and simultaneous. Demand from the <i>other</i> players is what actually sets the clearing price: an uncontested card costs the minimum, a card three of you want jams and burns fish for everyone.	You decide what to make things cost. Drive a rival's price up by contesting; or bluff a minimum bid and scavenge the leftovers nobody fought for.
Workers — held inventory	A worker you win sits on its card as <i>your</i> stock until you spend it on a build. You are never forced to cash in.	Hold a commodity until the structure that needs it is in your hand, then complete your engine in one satisfying move — the windfall is the timing.

THE ONE CURRENCY THAT MATTERS

Fish are not money — they are **time**. Every fish you spend pushes your pawn forward, and the pawn *farthest back* always acts next. So the real question on every purchase isn't "can I afford it?" (the track is effectively unbounded — you can always afford it). It's "**is this worth the turns it costs me?**" A 4-worker haul at River 2 buries you 13 spaces back (1 🐟 to Swim + 4 workers × 3 🐟) and hands several turns to everyone else. Spend tempo like it's the scarcest thing at the table, because it is.

Reading the market: what each material is worth

Every material is roughly equally *available* — the deck carries the same four card sizes (4, 5, 7, 8 icons) for all six, though a wildcard slot (Logs' 5, Clay's 7) shares its icons with a partner material. What differs is **demand**: how many structures call for it, how much VP it pays per unit, and whether any species gets a discount on it. That mix decides whether a material is a safe staple or a feast-or-famine specialty.

MATERIAL	ROLE	HOW CONTESTED	VP PER UNIT	SPECIES DISCOUNT
Logs	Staple	Highest	Lowest	–1 per build (Beaver, Lodge Foundation)
Stones	Staple	High	Low	none
Mud	Workhorse	Middle	Middle	–1 (Muskrat, Mud Burrow)
Reeds	Workhorse	Middle	Middle	–1 (Otter, Kelp Bed)
Clay	Specialist	Lowest	Highest	–2 (Mink, Clay Den)
Vines	Specialist	Low	Middle	none

LOGS & STONES — THE STAPLES

These show up in the most structures and pay the least per unit. They are never a wrong buy and rarely a great one — you'll move them constantly. Because everyone wants them, they're also the materials most likely to **jam**. Don't get into a four-worker shoving match over logs when a quieter material would finish the same structure cheaper.

CLAY — THE SPECIALIST THAT PAYS

Clay is the contrarian's darling. Fewest structures want it, so it's the *least contested* material at the table — you'll routinely take it uncontested at the Headwaters rate. Yet it pays the **most VP per unit**, and the Mink's Clay Den gives the single biggest discount in the game (–2). Less competition → cheaper to win → and it pays more when you cash it in. If clay structures are flowing into your hand, leaning clay is one of the most efficient lines in the game.

WHY "LESS WANTED" CAN MEAN "MORE VALUABLE"

This is the whole game in one material. Clay's *list* price (icons) is identical to every other material's — but its *real* price is set by demand, and demand is low. The card nobody else bids on is the card you win for one fish an icon. Scarcity of *competition*, not scarcity of supply, is where the bargains live.

VINES — THE TRAP SPECIALIST

Vines look like Clay's twin — another low-demand specialty — but they're the one material to be wary of committing to. There's **no species discount** on vines, and a large share of the demand for them is locked in structures that score **0 VP on their own** (engine and end-game cards like Vine Ladder and Vine Trellis). Take vines to *feed a specific card you already hold*, not as a general stockpile. A pile of unspent vines is the likeliest material to end the game doing nothing.

MUD & REEDS — THE FLEXIBLE MIDDLE

Middle demand, middle payoff, and each carries a –1 species discount (Muskrat on mud, Otter on reeds). These are your flex picks: contested enough to matter, cheap enough to win, and they keep your options open while you wait to see which engine your hand wants to build. The deck also carries more reed+mud structures than any other material pairing, so you're rarely short of something worth building there while the rest of your plan comes together.

RULE OF THUMB

Build with **staples** (logs, stones) when you just need to get a structure down and keep tempo. Reach for **Clay** when you want maximum VP for minimum fish and the table isn't fighting you for it. Touch **Vines** only with a card in hand that pays you for them.

TWO PLAYERS: THE BRAMBLE SHOAL WILD

At 2 players the deck swaps Rocky Shoal (Stones ×5) and Trailing Vine (Vines ×5) for a single shared wildcard, **Bramble Shoal** (Stones/Vines ×5). It is the most visible of several 2P changes — the six 4-icon cards sit out at two players too, leaving an 11-card deck against 18 at three. It pulls double duty: a staple-priced source of Stones *and* a flexible source of Vines on one card, so the two of you are more likely to want it at the same time. That makes it the card most worth contesting in the midgame — winning it can cover a staple structure and feed a vine engine in one auction, while letting it drift hands your opponent both. Treat Bramble Shoal as a genuine fight card rather than a quiet niche pickup, and remember its leftover workers can pair as *either* Stones or Vines when you score end-game pairs.

Your species: commit or stay nimble

In the asymmetric game each player drafts **one of three starter structures**, built for free from turn 1. Every species' three-card pool is the same shape: one **material-bias card** (the ★) that discounts your signature material, and two **tactical cards** that trade that discount for a sharper tool. The choice is the guide's central fork: *do you commit to a material specialty, or stay flexible?*

SPECIES	BIAS MATERIAL	★ BIAS STARTER	TWO TACTICAL STARTERS
● Beaver	Logs	Lodge Foundation	Tail Slap · Beaver Cache
● River Otter	Reeds	Kelp Bed	Rolling Float · Stone Tool
● Muskrat	Mud	Mud Burrow	Channel Clearer · Marsh Lookout
● Mink	Clay	Clay Den	Quick Strike · Snare Set



The four ★ material-bias starters — a standing discount on your signature material.

WHEN TO TAKE THE ★ BIAS CARD

Take the bias starter when you want a **standing discount you'll use all game**. For Kelp Bed, Mud Burrow and Clay Den that means a lower per-item cost on every auction, which compounds: a Mink with Clay Den is winning the cheapest, highest-paying material in the game at a further -2. Lodge Foundation works differently — it shaves 1 🐟 off each build that uses Logs, not off the auction. The bias cards mostly print little or no VP of their own (Kelp Bed, Mud Burrow, and Clay Den print 0★; Lodge Foundation just 1★) — **you pick them for the engine, not for points**. Commit early: a discount only pays off if you actually steer your builds toward that material.

WHEN TO TAKE A TACTICAL CARD INSTEAD

The tactical starters give up the discount for a one-shot or repeatable edge — extra reach in an auction, a hand-cycling boost, a tempo swing. Take one when your opening hand doesn't point at your bias material, or when you'd rather stay flexible and read the table before committing. But choose carefully: **not every tactical card is the upgrade it looks like**.

WATCH OUT — QUICK STRIKE

The Mink's **Quick Strike** — declare your bid last on auctions *you* trigger — is a perfectly good card; on raw value it holds its own with Clay Den. **The trap isn't the card, it's the playstyle it tempts**. Because the ability only fires on auctions you initiate, players bend their whole game around triggering auction after auction and lingering at the back of the fish track to keep firing it — and that single-minded plan loses (see “Staying back to act sooner”, later in this guide). Take Quick Strike for the bid-timing edge, then **play your normal game**; don't reshape your strategy around the card.

STRONG PICK — STONE TOOL

At the other extreme, the Otter's **Stone Tool** asks nothing of your playstyle — strong enough that it was reined in to fire only *once per game*. While you pay a Build cost, one of your Stones workers counts as any other material: a Charcoal Pit for stones. Save that one use for a structure you'd otherwise miss by a single icon.

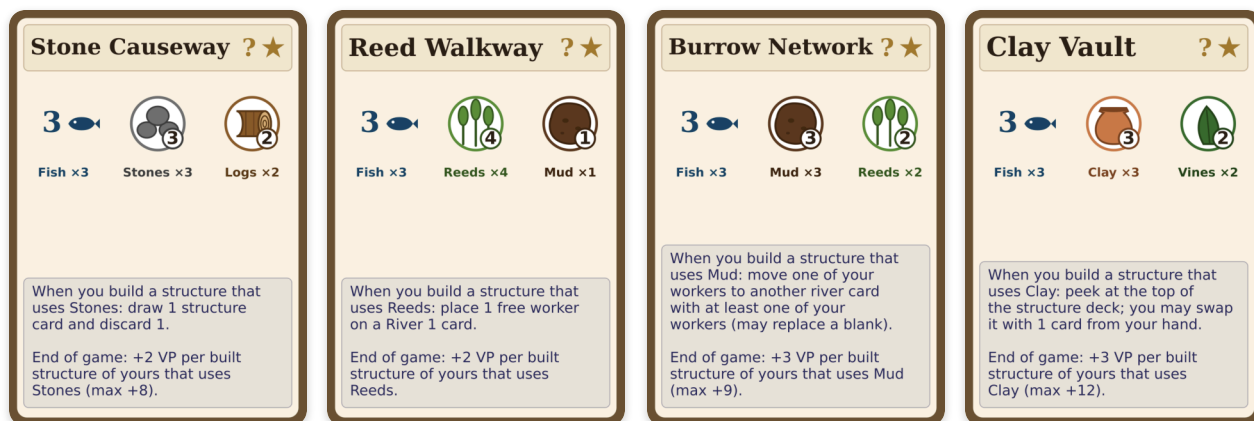
Across thousands of games the species land within a few percent of each other — there is no "best animal." Beaver is a touch forgiving (logs are everywhere, so its discount is the easiest to use), and the rest are a wash. **Your draft and your reads matter far more than your color.**

FIRST GAME? PLAY SYMMETRIC.

Skipping the starter draft (nobody builds at setup) is the cleaner way to learn. All the value-and-tempo tension is already there without asymmetry. Layer the species starters in once the auction rhythm feels natural.

What to build: structures by species

Your bias material makes one thing cheap — so build the structures that *use* it, and aim at the card that **pays you for going wide** in it. Five "engine" structures each score **at end of game per built structure of yours that uses their material** (and fire a small bonus every time you build with it): *Reed Walkway* (reeds) and *Vine Trellis* (vines) pay **+2★** with no cap; *Stone Causeway* (stones) pays **+2★** up to +8; and the two richest, *Clay Vault* (clay) at **+3★** up to +12 and *Burrow Network* (mud) at **+3★** up to +9. Commit to your material early, then make every build feed its engine.



Four of the five material engines — each pays +2★ or +3★ per built structure of yours in its material.

SPECIES	LEAN INTO	SIGNATURE BUILDS	ENGINE & KILLER COMBO
Beaver	Logs	Royal Lodge, Lookout Tree, Spillway, Wood Pile	No "log-count" engine — instead a tempo engine. Lodge Foundation + Log Flume makes builds cost almost no fish, so you build more often and keep the chair. Spend cheap logs on the priciest high-VP cards (Royal Lodge's extra turn chains straight into a second build).
River Otter	Reeds	Reed Bed, Cattail Marsh, Granary, Cache Burrow	Reed Walkway . Kelp Bed + Reed Bed stacks two reed discounts; Cattail Marsh makes each reed worker count double — so you flood a wide reed tableau cheaply and Reed Walkway scores all of it.
Muskrat	Mud	Mud Levee, Flush Channel, Streambank Hollow, Floodgate	Burrow Network . Mud Burrow's discount feeds a wide mud tableau; Streambank Hollow pays you tempo for the recall-heavy mud game. Floodgate (mud + clay) is a strong splash into Mink's material.
Mink	Clay	Charcoal Pit, Floodgate, Trophy Lodge, Hidden Cache	Clay Vault . Clay Den (-2) + Charcoal Pit lets a dirt-cheap clay worker stand in for any material you're short on, once per build. Mink is also best placed for the Trophy Lodge meta-engine (clay-heavy, and it scores your ?-VP cards).

COMBOS WORTH KNOWING (ANY SPECIES)

- **Specialize or diversify — not both.** The five material engines reward *many structures of one material*; **Hidden Cache** and **Cattail Patch** reward *many distinct materials*. These pull in opposite directions — pick a lane by mid-game and stop fighting yourself.
- **Vines: highest ceiling, no discount.** Vines is the only material with *two* engines — Vine Trellis (+2) and **Vine Ladder (+4 per vine structure, max +12)**, the biggest go-wide payoff in the deck. But no species discounts vines, so it's a contrarian play: pursue it only if vine structures are flowing and the table is leaving them cheap.
- **Trophy Lodge meta.** Every ?-VP card you control feeds Trophy Lodge for **+3★ each, up to +12** — eleven cards qualify (e.g. Heron Watch, Pier, Vine Ladder, and all five material engines). Since the engines count, a committed material player is already partway to capping it.
- **Reset loop. Springwater Pool** re-arms *all* your spent once-per-game cards (Spy Mound, Floodgate, Wood Pile, Tribute Stone, Slipstream...); Spring Cascade re-arms one. Build a once-per-game toolkit, then fire it twice.

Bidding & the fish-track: spending tempo

Auctions are where value is actually set, and the fish track is the price you pay to set it. Master the relationship between the two and you've mastered the game.

KEEP THE CHAIR

The farthest-back pawn acts next — and keeps acting until someone else falls behind it. That means cheap turns let you **chain**. A single-worker grab at River 1 nudges you forward only **3** (1 to Swim + 2 for the item) and you'll very likely still be lowest, so you go again. A greedy four-worker haul buries you and gifts the table a lap of turns. The strongest rhythm is often a string of small, cheap, decisive actions that keep returning the chair to you — not one big splashy buy.

PAY-FOR-BID KEEPS EVERYONE HONEST

Every worker you bid costs fish *whether or not it wins an icon*. So an over-aggressive bid doesn't just risk losing — it burns tempo even when it loses. This cuts both ways:

- **Don't overbid to "be safe."** If a card has 5 icons and you bid 5 against a rival's 4, the jam still charges you for all 5 workers while you take exactly one (and your rival takes none). You paid full freight for materials that bounced back to your supply.
- **Make rivals pay.** When you can tell an opponent *needs* a card, a token contesting bid forces them to bid high to clinch it — and the fish they spend is tempo you just cost them, even if you win nothing.

EXAMPLE — DRIVING UP A RIVAL'S PRICE

● The Mink clearly needs 3 clay to finish a structure on a 4-icon card at River 1. ● You don't need clay at all, but you bid **1** anyway. Now the Mink must bid the full 4 to be sure of 3 after the overbid — and pays $4 \times 2 = 8$ for the privilege, eight spaces of tempo. You spent **2** to cost them four times as much. Sometimes the point of a bid isn't what you win — it's what you make the table pay.

BID FOR WHAT YOU CAN WIN, NOT WHAT YOU WANT

A common mistake is to bid the number of items your hand needs, instead of the number you can realistically win. In a contested auction, what you take home is the card's icons minus everyone else's bids — so once a card is crowded, extra workers don't get you more. They just push the auction into a jam, and you still pay fish for every worker you bid, even the ones that come back to your supply.

This matters most at a full table. If three rivals each add a couple of "safe" workers, the bids stack up past almost any card, the auction jams, and everyone ends up with a sliver — having paid full price for it. So aim for a bid you'd still win if the rivals you expect actually show up, usually a worker or two below the open icons. **Winning two icons cheaply beats paying for five to get two.**

A CALMER TABLE IS A BETTER TABLE

Restrained bidding isn't just being nice — it's usually the better play. When bids stay reasonable, cards clear, more structures get built, and everyone spends less of the fish track. A table that jams every auction just burns fish and scores less all round. You don't need to make a deal with your rivals; you just need to notice that piling on workers rarely pays.

THE BLUFFED ZERO (AND THE MINIMUM TRIGGER)

You can trigger an auction and commit the bare minimum — one worker — hoping rivals stay out and you scoop uncovered icons cheap. And thanks to **first-mover advantage**, this play has a hard floor: if the auction is so heavily overbid that *nobody* clinches an item, the player who triggered it still claims one as a consolation prize. That floor is narrow, though — it catches only a **full jam**. If even one rival's bid survives the overbid, they clinch and you can still walk away with nothing. Played well, the **minimum-commitment trigger** is how you keep tempo low while still pulling materials. Don't reflexively pile on workers; the table that bids conservatively and scavenges efficiently ends the game having traveled far less of the track — and in a tiebreak, the pawn farther back wins.

A FLOOR, NOT A WINDFALL

First-mover advantage guarantees the trigger-er *one* item in a full jam — no more. You still pay fish for every worker you bid, so a big speculative trigger that jams is a bad deal even with the consolation. The rule rewards the *cheap* trigger (bid one, guarantee one); it does not make it safe to overbid your own auction.

TRAP — "STAYING BACK TO ACT SOONER"

It's tempting to deliberately hang at the back of the track to soak up extra turns. But turns are only worth what you *do* with them. A player who lingers at the rear taking tiny actions, without converting them into built structures, simply takes a lot of cheap turns and scores nothing — it's how a player who builds everything around Quick Strike ends up last. Tempo is a means, not an end.

Cash your turns into structures.

BUY UPSTREAM; LET DEAD CARDS DRIFT

A card is cheapest the instant it enters the river and gets dearer with every auction that leaves it uncovered. If you know you want a material, **take it early** — Headwaters at 1 /item or River 1 at 2  — rather than letting it drift to the 4–5  back slots. Conversely, a card you *don't* need is a weapon: leave it drifting, and a rival who needs it later pays the inflated downstream price. You never have to be the one who pays to move it along.

Holding for the windfall

Winning a worker doesn't force you to use it. A worker sits on its card as your private stock — there until you spend it on a build or call it home. That patience is a strategy in itself.

- **Acquire toward a known structure.** The cleanest engines win the materials first and slap the structure down the moment it's affordable — ideally a build that fires several of your passive "when you build with X" effects at once for a chain of free value.
- **Recall is free.** Just before any auction you may pull your own workers back from river cards for nothing, dropping a blank behind them. Stage your workers where they threaten, then recall and redeploy them into the auction that actually matters.
- **Don't strand inventory.** Materials still sitting on cards at game end score only 1★ per matched pair (singletons score nothing). Held stock is potential, not points — convert it before the finish line.

AIM AT THE BIG END-GAME SCORERS

The fattest point swings live in the variable-VP "engine" structures — the material walkways and ladders, Hidden Cache, Heron Watch, Cattail Patch — which can each pay far more than a printed number if you've built toward them. They print little or nothing up front, so rivals undervalue them; commit to one early and feed it all game.



Four end-game scorers that reward a player who quietly built toward them.

Racing the finish line

The game ends when pawns reach the finish line — **90 fish, the same at every player count** (on the second lap). A bigger table mines out a bigger board, but the extra workers carry every pawn to the line at about the same depth, so it ends by pawns crossing rather than the board running dry. Two things flip in the final stretch:

- **Don't overshoot — and get there first.** The instant your action carries you to or past the line you retire, and the tiebreaker rewards the pawn that ends *farther back*. Crossing on a small action and landing just past the line beats lunging across on a big one, so plan your last few buys to finish lean. And because **no two pawns share a space** — land where someone's already retired and you slide forward to the next open spot — the low finish spots go to whoever claims them first. If you're angling for a tiebreak edge, time your crossing to grab a low space before a rival parks there.
- **One last build for everyone.** After all players retire, each gets a single final build with the workers they're holding. Don't end the game with materials stranded on cards if a structure in hand could turn them into points — that last build is free VP you've already paid for.

THE DECK RUNNING DRY DOESN'T END THE GAME — BUT IT SPEEDS THE CLOCK

Even after the material deck empties, you keep auctioning the cards still on the river and Headwaters until pawns reach the line. Tempo, not the deck, is the clock — so the same "spend turns wisely" discipline runs right to the end. One twist: **once the deck is empty, every turn drifts your pawn an extra +1 fish**, so the finish line rushes up fast. Bank the builds you can still afford before the drift carries you across — and don't count on many more turns once the Headwaters can't refill.

Strategy at a glance

READ VALUE

- Price = position. Buy upstream cheap; let cards you don't need drift dear.
- Demand sets the real price, not the icon count. The card nobody wants is your bargain.
- Clay: least contested, pays the most — lean it when it flows.
- Vines: only with a card in hand that pays for them.
- Logs & stones: reliable, but the likeliest to jam.

SPEND TEMPO

- Fish are turns. Cheap actions keep the chair; big hauls hand it away.
- You pay for every worker you bid, win or lose — don't overbid to feel safe.
- Bid for what you can win, not what you need — extra workers on a crowded card just cause a jam everyone pays for.
- A token bid can make a rival overpay; the cost you impose can beat the prize you win.
- Bluff the minimum trigger and scavenge leftovers — but first-mover advantage only rescues you in a full jam.
- Staying back only helps if you cash the turns into structures.

PICK YOUR SPECIES

- ★ bias card = standing discount; commit your builds to that material.
- Bias cards score ~0 VP — draft them for the engine, not points.
- Feed your material's engine (Causeway/Walkway/Network/Vault/Trellis); specialize *or* diversify, not both.
- Tactical card = flexibility when your hand doesn't point at your material.
- Mink: Clay Den and Quick Strike are both fine — just don't bend your game around staying back to fire Quick Strike.
- Otter: save Stone Tool's one use for a build you'd otherwise miss by one icon.

CLOSE IT OUT

- Build toward a big variable-VP scorer early; feed it all game.
- Convert held materials before the end — pairs score 1★, singletons 0★.
- Cross the line lean; the farther-back pawn wins ties.
- Use your free final build to empty your stock into points.